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SAMPAN

The Only Bilingual Newspaper Published in New England Serving the Asian Community

FREE



Not just entertainment: Asian markets, flower shops, restaurants, co-exist in Boston's Combat Zone.

Chinatown says No to the Combat Zone

Yet clubowners state their case

by Ed Wang

Boston's Combat Zone, once a mix of neon colors and lurid posters advertising a smorgasbord of adult entertainment, is now a two-block area of boarded-up storefronts and a handful of clubs and adult bookstores.

Recently, new establishments for adult entertainment have tried to revive the Combat Zone, but they have been bitterly resisted at every turn by the Chinatown community and other interested parties.

"There seems to be a general feeling that strip joints are not what they want on the property," said Thomas Stanton, chair of the city licensing board, which denied a liquor license to Jack Burke. Burke wants to open an adult strip club at 662 Washington St., site of the former Club 66.

In a later interview, Stanton said that Burke has filed an appeal with the state Alcohol and Beverages Commission, alleging that the city board failed to

take notice of the good points of his application. The hearing will take place on April 1, 1992, he said.

The hearing will be held at 100 Cambridge St., room 2203 at 1:30 pm.

Neither Burke nor his attorney, Morris Goldings, could be reached for comment.

Some argue that the Combat Zone's adult entertainment is a viable money-making business that should be protected. Others say the Combat Zone attracts crime and detracts from the safety of Chinatown and other neighborhoods.

"We should be open to all sorts of businesses," said William Bennett, the manager of the Glass Slipper on La Grange St.

Boston is unique among cities because it has its adult entertainment industry zoned in a two-block area, a

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Gov. Weld appoints Asian Commission

Gov. Weld's newly appointed Asian American Commission is receiving a mixed welcome from Chinatown human service advocates.

"I admire the intent to form a commission representing the largest growing ethnic minority in the state," said David Moy, director of the Quincy School Community Council, "but I'm disappointed that no one talked to service providers in Chinatown." The largest number of Chinese Americans live in Chinatown, said Moy, and many Chinese Americans living in the suburbs come to Chinatown for health services, shopping and schooling.

Simon Choi, English secretary for the Chinese Consolidated Benevolent Association (CCBA), and assistant assessor for the city of Boston, is the only

commission member with ties to Chinatown.

What Choi plans to do as a commission member is "interpret the principles of the governor" to the Chinatown community, and take residents' concerns to the governor, he said.

"We are an appointed commission, with no executive powers," Choi added.

Choi is co-chair of the Massachusetts Chinese Republican Club, which campaigned heavily for Weld's election, he said.

Another Chinese American commission member, Shaw G. Huang, said that although he voted for Weld, he is not registered as a republican. Huang is director of the Harvard Resonance Lab, and president-elect of the

American Chemical Society.

Huang is a former president of the Greater Boston Chinese Cultural Association (GBCCA), and was involved with the China Relief Fund, which collected money to assist student dissidents after the Tiananmen Square massacre. He still serves on the GBCCA board.

Huang said the commission "can have a lot of impact in policy making." Huang predicts the commission will advise on issues around trade with Asian countries, educational policies related to Asians, and Asians' social stability.

Huang said he was concerned that some universities informally restrict the number of Asian students they admit.

Observing that many of the commissioners were professionals or had business connections, Huang said that he assumes Gov. Weld will try to use the commission's expertise to "solve the economic situation in the state."

Huang added that he didn't know how he was recommended. "I doubt that I am the best person," said Huang. He said that his community experience with GBCCA and his interactions with not only Chinese Americans, but with Cambodians, Vietnamese and South Asians provide a good background for serving on the commission.

Susan Weld, a specialist in Chinese legal history, and the governor's wife, will chair the new commission. Formal-

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Women blaze the way

Boston Women's Heritage Trail includes Chinatown

by Ellen Hansen

March is Women's History Month. Instead of walking the Freedom Trail and learning more about the Founding Fathers, why not hike a bit of the Boston Women's Heritage Trail and learn about some founding mothers? You don't even have to leave Chinatown to do it.

The Boston Women's Heritage Trail currently includes four walking trails in different neighborhoods of the city, and highlights over one hundred women whose contributions span the range of human endeavor. The

Chinatown Walk commemorates action for economic and social justice by women's organizations. With twelve stops, it is the second largest walk of the Trail. Beginning on West Street, the Chinatown Walk winds its way down to Beach and Tyler Streets, on to Oak Street, and back to Boston Common via Tremont Street and Boylston Place.

Elizabeth Peabody's Bookshop on West Street marks the first stop. This bookstore is perhaps best known as the site where Margaret Fuller led her Conversations, a series of dis-

cussion groups for women from 1839-1844. These Conversations not only were a forum for Fuller's revolutionary views on women's rights, but they also played a role in defining New England Transcendentalism, a movement looking towards the perfection of the individual. Elizabeth Peabody is also known for having introduced kindergartens to Boston.

Next is the Telephone Exchange on Harrison Avenue, where Julia O'Connor led a successful strike of 8,000

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Up Tyler Street is the New England Chinese Women's Association.

Language Rights

Last November, the two essayists featured here, Ying Hong Deng and Yves Paul Soloman, were first prize winners in English in the Massachusetts English Plus K-12 bilingual student art and writing contest.

The ESL Three Skills Class at Brighton High School and Erin Savner from the Rafael Hernandez School were also first prize winners in English Essay. Tat Man Chu from Charlestown High School won first prize in Chinese, and Bo Wen Huang won an Honorable Mention in Chinese Essay. Other prizes were awarded to Spanish, Portugese, and Vietnamese writers. Congratulations to all the winners.

The contest was part of English Plus Month, a month-long recognition of the diversity of languages and peoples in the state of Massachusetts. Spearheaded by the English Plus Coalition, the purpose of the contest was to encourage students in bilingual programs to be proud of their own heritage and bilingual ability. The English Plus Coalition is a statewide coalition of students, educators, community, labor and religious leaders committed to promoting the values of a multilingual, multicultural society. The coalition supports the increased availability of English language learning opportunities, while at the same time, it advocates for the rights of newcomers to bilingual education and bilingual services.

Once again, bilingual education is under fire. Three bills threatening transitional bilingual education have been filed by Rep. William Glodis of Worcester, and one bill filed jointly by Representatives Marsh, Tarr & Palumbo would delete the history and culture requirement from bilingual education programs. To make your voice heard in the fight to preserve and enhance bilingual education, come to a Statehouse Rally on March 26, at 12 noon. Check Sampan Calendar for more details.

Citizen of the World

by Ying Hong Deng
Charlestown High School

The United States is a multicultural country. Although English is the dominant language, other languages are also spoken by different ethnic groups in the country. What does being bilingual mean to me? It could mean many things. I can adjust to this country faster, be able to find a better job and be able to communicate with people of different ethnic backgrounds. I will be able to help newly arrived immigrants.

I like to travel. I want to travel around the world in the future. Today, over one thousand known languages are used in the world. The ability to speak another language will help me to understand the different cultures in the world. I think being bilingual will give me an advantage when I embark on my traveling endeavors.

In addition, I feel successful and rewarded because I speak another language. My first language is Chinese. When I came here, English became my second language. However, I didn't think English was important because I lived in Chinatown and I thought people were self-sufficient in the neighborhoods. I didn't have to speak English there. Something happened that winter and it changed my mind. I was on my way home after work one night. It was dark and cold. There were few people on the street. Suddenly, an old Chinese lady blocked my way and asked me, "Do you know how to get to the hospital?" I told her I didn't know. She had a very sad and disappointed look on her face. She then told me that she had lost her way. She had been waiting for half an hour for someone who could help her. It happened that I was the first Chinese person who walked by. When I heard that, I volunteered to help her. Although my English was limited, I was able to ask the other people on the street. They showed me the way to the hospital. She was filled with joy. She thanked me over and over again for helping. She even offered me money for helping her. That night, after I had gone to bed, I could not sleep. I kept thinking of the poor old lady who had been standing in the street and waiting for somebody who spoke Chinese to help her.

Scholarship Information

A CCBA - Tufts University Scholarship will be awarded to Tufts Asian students. Students applying for admissions as freshmen in September of this year and students in upperclasses may apply.

Eligibility requirements: Admission to Tufts University as full-time undergraduate student; Asian-Pacific Islander heritage; residency in the City of Boston within zip codes 02111, 02116, 02118, 02134, & 02135; copy of the Financial Aid Form submitted to the College Board demonstrating financial need for the CCBA - Tufts Scholarship; completion of the CCBA - Tufts Scholarship application; letters of recommendation (one from a high school teacher and one from someone other than a family member); and an interview with members of the CCBA - Tufts Scholarship Committee. Application forms are available at the CCBA, 90 Tyler St., Bos-

ton, Ma. 02111, through March 27. The deadline for all applications is April 10. For more information, call CCBA at 542-2574.

The Massachusetts Oilheat Council, Inc. will award six \$1,000 awards and one \$2,000 award to deserving high school students who have been accepted as full-time students at an accredited institute of higher learning. Applications should be completed and returned by April 1, 1992, to the Massachusetts Oilheat Council, 118 Cedar St., Wellesley Hills, Ma. 02181. Phone: 617-237-0730. Awards will be announced in late April, 1992. Scholarships are available to Massachusetts public or private high school students. Applicants will be judged on academic performance, extra-curricular and community awards and activities, as well

as teacher recommendations. Consideration will be given to qualities of character, personality, and leadership, as well as financial need of the applicant. Scholarship applications have been mailed to high school guidance offices across the state, and are available through the following local fuel oil dealers who are members of the Massachusetts Oilheat Council: A.Hohman & Comp., 1146 Dorchester Ave., Dorchester; D.J. Cutter & Co., 88 Freeport St., Dorchester; Earl Webb & Co., 440 Baker St., W. Roxbury; Hughes Oil Co., 160 Spring St., W. Roxbury; James Devaney Fuel Co., 21 Springvale Ave., W. Roxbury; McIntyre Brothers, Inc., 22 Salina Road, Dorchester; Metro Energy, 641 E. Broadway, South Boston; While Fuel-Star Enterprise, Corner East 1st & Farragut Sts., South Boston.

Two years have gone by, and I can never forget this old lady. Every time I want to give up studying English, the memory encourages me to study harder. I think my English is better now and I feel more confident about myself. I hope I can utilize my ability to speak two languages to help more people in the future.

What being bilingual means to me, my heritage, and my future

by Yves Paul Soloman
Woodrow Wilson School

Before I became bilingual, things were embarrassing for me. When I first came to America, I couldn't speak English. I knew some little words, but I couldn't write big sentences like I do now. Sometimes I wanted to say something but I couldn't say it in English and when I tried some people laughed at me. Then I felt so bad and nervous.

I remember when I first arrived, I took the bus from New York to Boston. There was a woman sitting beside me who asked, "Put my bag on the rack for me, please." She was speaking so rapidly, I didn't understand her. I felt so bad. Now that I speak three languages: Creole, French, and English, I feel so proud of myself. Now I can translate something for someone who's from my country. It is an important job to do. And it is Excellent to learn about other countries. I can read books or watch travel videos in three languages. My languages help me do that.

My heritage from Haiti gives me special values like respect for others, good education and many other values of high quality. Everyone in my family is a model for me and our generation. For example, Haitian people want to be helpful, friendly, and prayerful. We have to follow these models.

The adaption of the Haitian people in America is a little bit difficult. We don't have the same culture and a lot of things are different like our food, dance, writing, etc. Haitians try to give their children great customs and education. That doesn't mean that Americans don't give their children good education, but ours is different. When American children come from school maybe they just say "Hi" to their parents. But Haitian children have to kiss their parents and tell them, "Bonsoir." Schools in Haiti are also more difficult.

When I came to my first school in the United States, eight months ago, the teacher gave me a math test and I got one hundred. I was the first student who came from Haiti who got one hundred. It was very surprising. I know my family and my school in Haiti gave me a lot.

When I grow up I would like to be a pre-school teacher and have my own bilingual kindergarten to help children from my country. I wish to have a beautiful family with healthy children and give them the best education I can.

(I would like to end by thanking everyone who helped me, especially: Mrs. Dolan, Mrs. Matzel and my parents.)

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From Page One

Combat Zone

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space which can be easily controlled by the police and the community, Bennett said.

The interests of Chinatown and the Combat Zone are not necessarily opposed. For example, Chinatown's restaurants gain much of their late-night business from customers of the Combat Zone, Bennett added.

Yon Lee, Chinatown's liaison to the Mayor's Office of Neighborhood Services, said residents who have spoken to him say they are firmly against new adult entertainment businesses.

He said the Combat Zone brings prostitution, drugs, robberies and other crime into the area and threatens public health because used condoms are left on the sidewalks.

Many Combat Zone establishments have closed in recent years, Lee added. He said, however, that there is no official policy to do away with adult entertainment in Boston.

When Bennett and his business partner, Nick Romano, tried to open a new club called the Pink Slipper last year, some 200 Chinatown residents as well as representatives of Tufts University opposed his license.

Since then, both he and Romano have tried to improve their relationship with Chinatown by attending Neighborhood Council (CNC) meetings, Bennett said.

The parking lot where the Avery Hotel once stood is brightly lit, even at three in the morning, yet streetlights near his club have been burned out for months, Bennett said.

The darkness makes the streets more dangerous for his customers and the homeless people in the area, and so Bennett said he would like to join with other businesses to have the lights replaced.

Longtime Chinatown resident Neil Chin suggested rezoning as a solution to the Combat Zone.

He said real estate owners like Kevin Fitzgerald, who owns most of the properties in the Liberty Tree block (the official name for the Combat Zone), are always willing to rent to high bidding adult entertainment entrepreneurs.

But the forces of redevelopment may change the face of the area, said Chin. Currently, the city has plans to redevelop the Hinge Block, where the China Trade Center sits, directly opposite the Liberty Tree block. The Hinge Block, said Chin, "is too prime a location for it to stay the way it is."

As the area is profitably redeveloped, the Liberty Tree Block will change, with it, said Chin.

Chin, who attended some of the same CNC meetings as Romano and Bennett, described them as "very interested spectators."

He said he felt they were there for two reasons: to gauge the effectiveness of the council and to convince council members that they were also community minded.

Recently, other less controversial businesses have taken root near the Combat Zone.

Last week, passers-by saw red theater seats piled on the floor of the Pagoda Theatre's lobby, marking the start of extensive renovations.

According to David Wong, the owner of the Pagoda Theatre, the two 300-seat theatre on the second floor will be renovated. The Pacific Supermarket on Beach Street will go through an adjoining wall to fill the ground floor of the theatre and to open a new entrance onto Washington Street, he added.

The Pagoda Theatre is the only Chinese Theatre in New England,

showing subtitled movies from China, Taiwan, and Hong Kong, Wong said. Chinese, Vietnamese, and Americans all come to see the action movies and comedies he shows, he added. "My theatre is like the United Nations."

Wong said the combined cost of the theatres and the supermarket together will be about \$200,000.

Lou Dinh, the manager of the Pacific Supermarket, said his market should be able to compete with the other Chinese supermarkets because it will soon be the biggest market in Chinatown.

He said the Pacific Supermarket will soon have a deli counter as well as new sections for meat, seafood, and vegetables.

The market is growing to meet customers' demands, Dinh said. "This is the best location in town," he said. "People want to go to a big store, nice and clean."

Construction should be finished in mid-April, Wong said.

The Asian-owned businesses on Washington Street still have to face both the stigma of their location and the pressures of the recession, however.

Muoi Phan, the owner of Photo Art on Washington Street, said he rented space there because it was hard to find a place to open a store in Chinatown.

"Rent is very high, but I want to do business," Phan said. "I have to accept it."

Phan said tourists who visit Boston and the Combat Zone are in more danger from criminals than the Asian

store-owners. Phan said his store has never been robbed.

Asians are not usually robbed because they may recognize their assailants, he added.

Business is slow, Phan said.

People think the Combat Zone is a bad area, and so they get pictures developed elsewhere despite the \$1 to \$2 less he charges per roll of film, Phan said. Most of his customers are Asians looking for the lowest price, Phan said.

According to Judy Klein, the manager of the 600 Washington Street building, two brothers have signed leases to fill the ground floor retail space with two new stores - Wing's Communications and Wing's Flower Exchange - which should be opening sometime in April.

Robert Yelton, a partner of the Bay Group, the company which manages the China Trade Center on Washington Street, reported at least 90 percent occupancy and few problems due to the proximity of the Combat Zone.

The brightly-lit parking lot where the Avery Hotel once stood has helped to discourage crime, possibly by improving the visibility of the area at night, Yelton said.

Klein, who works with the 600 Washington Street Associates, also described the demolition of the old Avery Hotel as a boon to the area, and she also praised the Boston Redevelopment Authority and other groups for helping to improve the neighborhood.

"Everyone is really making a concerted effort to make this area safe," she said.

Potential clients are no longer as concerned about the danger of crime as they once were, Klein said.

Yelton said potential clients are usually worried because of the history of the Zone, but the clients see very little crime during the day.

"The really bad guys come out in the deep night," he said.

Women make history



The "Unity and Community" mural on Oak St. marks the 1985 protest of Chinese American women in the garment industry who demanded to be retrained when the factories closed in Chinatown.

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women telephone operators in 1919 to improve working conditions and wages. The nearby corner of Beach and Tyler Streets, which was the onetime location of Avery Wharf, marks the spot where black poet Phillis Wheatley first landed as a child to be sold into slavery.

The numerous women's organizations along Tyler Street include: the New England Chinese Women's Association, founded in 1942 by Chew Shee Chin to offer relief to China during World War II, and still active today; the Lebanese-Syrian Ladies' Aid Society, formed in Chinatown in 1917 to help new arrivals from the Near East, and now located in the South End; and the Maryknoll Sisters of St. Dominic, whose members still serve all over the world, especially in Latin America.

The Chinatown Walk continues along Tyler Street to the site of the old Quincy School, which opened in 1847 and was the first school in America in which teachers had their own classrooms. The Chinese-American Civic Association runs a multi-service center in the building today. Denison House, a woman-run settlement house, occupied three buildings across the street for fifty years (now a vacant lot). During the period that aviator Amelia Earhart was a social worker, she showered Boston with leaflets from a plane announcing a crafts fund-raiser at Denison House.

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Commission

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ly inducted on March 3, the commission will meet at least twice a year.

Recently, Mrs. Weld sent a letter to the commission members, requesting they include the topics they want the commission to address, said Brad Minnick, deputy chief secretary for Gov. Weld.

Minnick said the process of selection was "informal," and relied mainly on names given to Susan Weld.

Mary Truong, vice-chair of the Vietnamese Women's Association, said she was "honored to be on the commission" and she hopes to bring attention to Asian issues.

Truong said she is concerned with mental health issues among Asian women, as well as domestic violence, the need for more interpreters in the courts and hospitals. She also wants to address problems Asians face with racism and homophobia.

Adding that political empowerment of Asian women is another concern of hers, Truong said, "I try to push for women to vote. Many Asian women don't know how important it is to vote."

Truong helped to create a video directed at Vietnamese newcomers who need to know about city services. For the past seven years, she has been providing financial aide counseling through the Higher Education Information Center and the Boston Plan for Excellence.

Other members appointed to the Asian American Commission by Gov. Weld are: Commissioner Illyas Bhatti, of the Metropolitan District Commission; Seung Choi, president of the International Marketing and Investment Choice Trading & Technology Co.; Bunthan Eang, Cambodian teacher and editor from Lowell; Atsuko Toko Fish, of the Japan Society of Boston; Rudolph Hermosa, president of Pilipino-Americans of Massachusetts; Vilay Hommsobath, president of the Laos Community of Lynn;

Kija Kim, president of Harvard Design & Mapping; Tauh Quah, vice chair, Massachusetts Chapter of the Federation of Vietnamese Volunteers; Dr. Ravinder Skhujia, chair of the Massachusetts Indian-American Forum for Political Education; Tai Van Ta, professor at Harvard University; and Charles Wu, vice president, Eastman & Watch, Inc.

Asian Community

AIDS is no myth to Asian Americans

Speaking at a State House hearing on multicultural awareness about AIDS, Jean Chin, director of the South Cove Community Health Center (SCCHC) said, "I'm here to dispel the myth that AIDS is not a problem in the Asian community."

Although the one percent of reported AIDS cases among Asians may be low, said Chin, the incidence of AIDS/HIV is rising among Asians.

Because the Asian Pacific Islander population has doubled in the last ten years, the staff at SCCHC is guessing that the number of Asians who may be infected, or may need education has also risen, said Chin.

Chin also cautioned advocates and legislators present not to wait until the figure was much higher to begin preventive programs against AIDS.

"We need an emphasis on education and outreach. It's only a matter of time before AIDS/HIV reaches epidemic proportions in the Asian community. We need to respond now," said Chin.

The February hearing drew AIDS activists, educators, and persons who are HIV positive from the Latino, Asian, African American and Native American communities of Boston. Convened by State Senator Bill Owens (D-2nd Suffolk District), the hearing was an effort to bring attention to the lack of multicultural resources for people of color who need AIDS/HIV-related services.

Culturally, Asians tend to rely on health care in the final stages of a disease, said Chin. The problem with preventing and diagnosing AIDS is compounded by many Asians' hesitancy to talk about sexuality or drug use.

Esther Lee, outreach educator at SCCHC said that she often meets groups of young Asian immigrants and refugees who don't really understand their own sexuality, much less the connection between unsafe sex practices, drug use and contracting HIV/AIDS.

"We are still at the elementary stage, in many ways," said Lee.

Currently, SCCHC does outreach educational sessions in Chinatown ESL classes for newcomers. In addition, SCCHC is distributing a video "Behind the Mask" to Top Ten, a Chinatown video store on Harrison Ave. for distribution. Those interested in viewing can deposit \$5, which is then given back when they return the video.

Lee plans to keep track of how often the film is borrowed to determine the success of the outreach project.

One state-sponsored study states that AIDS/HIV risk behaviors among Asians are likely to be much higher than documented because Asians tend to keep sexual practices and preferences private. For example, a gay person may be out to Americans, but not to other Asians or relatives.

Also, Asians tend not to admit drug use.

According to this study, some anecdotal evidence shows problems with Chinese and South East Asian runaway youths who may be experimenting with IV needles.

The study also pointed out that Asians who have problems with substance abuse rarely seek treatment because bilingual/bicultural programs are unavailable. Also, the study seemed to guess that AIDS may be spread among Asians through prostitutes. Many Asians tend not to use condoms, the report

stated.

Although outreach and education are needed in the Asian community, funding for SCCHC programs on AIDS education has dwindled to almost nothing, said Lee.

Other speakers stressed the need for education programs aimed at younger children, and efforts to combat homophobia and stereotyping.

Dianna Hicks, from Women, Inc, an education center for women recovering from substance abuse, focussed on the lack of knowledge about how AIDS affects women.

"Women are dying of AIDS. AIDS is one of the five causes of death among women of childbearing age," she said.

Hicks, who runs a mobile HIV/AIDS outreach program for prostitutes that frequently serves Chinatown, said women are excluded from clinical tri-

als of new AIDS drugs.

In addition, the Center for Disease Control fails to acknowledge that deaths from pelvic inflammatory disease (PID) could be AIDS related. Therefore, there is no definite tracking of the disease in women.

"This is immoral," said Hicks.

Hicks reminded the audience that the first research on breast cancer was performed on middle-aged white men. She called for more pressure at the federal and national levels to provide appropriate treatment of AIDS for women.

The AIDS Action Coalition which organized the hearing recently published the following facts on AIDS/HIV in Massachusetts:

*Massachusetts has the 10th highest AIDS caseload in the United States.

*AIDS is already the leading cause of death among men aged 25-44 years in Massachusetts. It is rapidly becoming the leading cause of death among women in the same age group.

*More than 20 percent of Massachusetts AIDS cases are among people in their 20s. Because of the median 10 year lag between HIV infection and an AIDS diagnosis, the majority of these individuals were infected during adolescence.

*While Gov. Weld has proposed a \$6 million increase in AIDS spending for FY 1993, state funding has not kept up with inflation, or the need for more counseling and education programs. Since the last AIDS line item funding three years ago, the number of persons living with AIDS has more than doubled.

(C.Anderson)

Offering Grants to Women's Groups

The Boston Women's Fund announces its next grants allocation cycle for fiscal year 1991-92. Newly-revised grant proposal guidelines are available for those wishing to apply. Please call the Boston Women's Fund at 542-5955 to receive the new guidelines. Completed grant applications are due by April 30, 1992.

The Boston Women's Fund focuses its grants on projects that work for social change through organizing women on their own behalf. We provide grants that range from \$200 to \$2500 to community-based women's organizations and

projects in the Greater Boston area.

Groups already awarded grants this year from the Boston Women's Fund include Asian Sisters in Action for their conference on Asian Women at UMass/Boston, the Asian American Resource Workshop, and the Chinese Progressive Association. Other groups funded by the Boston Women's Fund include: Women of Color for Reproductive Freedom, the Boston Area Rape Crisis Center, the Association for Right On Sisters, the Chinese Progressive Association, and

Women in the Building Trades. Altogether, fifteen groups were given grants totalling over \$22,000.

The Boston Women's Fund is a non-profit public foundation that has given more than \$280,000 in direct grants to over 160 women's groups

working for economic and social justice. The Fund also offers free technical assistance to Boston-based, grassroots groups.

The next deadline, after April 30, 1992, will be Sept. 30, 1992.

Graduate Study?

Find out about it!
at our March 26
open house.

Our graduate programs and tracks include:

American Civilization (MA)
Applied Physics (MS)
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Biology (MS)
Biotechnology and Biomedical Science (MS)
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Clinical Psychology (PhD)
Computer Science (MS)
Counselor Training (MEd, CAGS)
Critical and Creative Thinking (Certificate, MA)
Dispute Resolution (Certificate)
Education (Elementary and Secondary) (MEd)
Education/Higher Education (EdD)

Education/Urban School Leadership (EdD)
Education/Teacher Certification (MEd)
Educational Administration (MEd, CAGS)
English (MA)
English/Composition (MA)
English as a Second Language (MA)
Environmental Sciences (MS, PhD)
Environmental Sciences/Environmental Biology (PhD)
Gerontology (PhD)
History (MA)
History/Archival Methods (MA)
History/Historical Archaeology (MA)
Human Services (MS)
Instructional Design (MEd)
Nursing (MS)
Public Affairs (MS)
Public Policy (PhD)
School Psychology (MEd, CAGS)
Special Education (MEd)

The open house will take place Thursday, March 26, 4-7pm
11th Floor, Healey Library
Harbor Campus


To learn more, call
617 287-6000

Please note: PhD admissions for next fall are closed. We encourage applications for fall, 1993. Applications for the newly approved EdD program are not yet being considered, but inquiries are welcome. Information about all programs will be available at the open house.

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Participating sponsors of On The Edge are AT&T and Philip Morris Companies Inc. Additional funding provided by The Harkness Foundations for Dance.

We take No Prisoners was made possible by a grant from the National Dance Repertory Enrichment Program (REP), a partnership of Philip Morris Companies Inc. and the Lila Wallace-Reader's Digest Fund, with additional support from the National Endowment for the Arts. REP was conceived and is administered by Pentacle.

MEDIA SPONSORS

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Bruce Marks, Artistic Director

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From China, Japan, Hong Kong, the Philippines

MFA's Film Festival features Pan-Asian cinema



Scene from *Red Dust* by Yim Ho at the MFA's Asian Film Festival.

April 3-24

The MFA will be presenting, from a series compiled by Asian Cinevision, these eleven programs in the Museum's Remis Auditorium. Tickets per program are \$4.50 for museum members, students and seniors/ \$5.00 general admission. Series tickets, which include admission to all programs, are \$25.00 for members, etc. and \$30.00 general. A description of each program, along with dates and times follows:

April 3, 5:30 pm - A program of short films by Asian-American artists including: *Mailorder* by Daniel Tirtawinata (1989, 11 minutes), *Sally's Beauty Spot* by Helen Lee (1990, 12 minutes), *Rest in Peace* by Jeff Mao and Carlo Scialla (1990, 18 minutes), *Stages of Integration* by S.Ashrap Meer and Maria T.Rodriguez (1990, 15 minutes), and *Junior* by Alena Tam (1991, 7 minutes).

April 3, 7:00 pm - *A Brighter Summer Day* by Edward Yang (*Guling Jie Shaonian Sha Ren Shijian*, Republic of China on Taiwan, 1991, 185 minutes). Three years in the making, this latest work by one of the world's most respected directors has been heralded as a masterpiece. Set in Taipei during the 1960's, the film follows the horrifying activities of two high school gangs formed during a time of seeming social calm.

April 9, 5:45 pm - *Red Dust* by Yim Ho (*Gongun Hongchen*, Hong Kong, 1990, 94 minutes), preceded by *My Mother Thought She was Audrey Hepburn* by Sharon Jue (1989, 17 minutes). Starring Maggie Cheung, this film presents a half-century of Chinese history told through two parallel love stories.

April 9, 8:00 pm - *The Black Republic* by Park Kwang-soo (Republic of Korea, 1990, 100 minutes). From a highly gifted young director who has previously displayed a strong social consciousness comes this realistic drama about a young man on the run from the police for leading an anti-government demonstration. He finds refuge in a small coal mining village and tries to avoid entanglement in the struggle over the shutting down of the mines by focusing his attention on a young woman, but there's a price for his blissful isolation.

April 10, 5:45 pm - *Five Girls and a Rope* by Yeh Hung-wei (Taiwan, 1991, 123 minutes). From the director of *Sword Obsession* comes this story about five young women who grow up together in a rural village in feudal China.

April 10, 8:15 pm - *Lonely in America* by Barry Alexander Brown (1990, 94 minutes). This is a romantic comedy about a young man from India who arrives in the U.S. expecting to conquer the "new world," but instead finds a clash between old world values and modern morality.

Along the way, he finds himself in several hilarious misadventures, including enrolling in a class on "50 Ways to Meet a Lover." Conceived and co-produced by Tiriok Malik, an Indian emigre, the film marks the directorial debut of Barry Alexander Brown, the editor of *Do the Right Thing*, *Salaam Bombay!*, and *Madonna: Truth or Dare*.

April 16, 5:45 pm - *Life on a String* by Chen Kaige (Great Britain/ People's Republic of China/ Germany, 1990, 110 minutes). From the director of *Yellow Earth* and *King of the Children* comes this powerful story about the magic of believing. "As visually stunning as it is profound, *Life on a String* tells a cautionary tale about the perils of naively surrendering to intoxicating ideologies and charismatic leaders," (Helga Stephenson, Festival of Festival Catalogue).

April 16, 8:00 pm - *Dreaming Filipinos* by Manny Reyes (Philippines, 1990, 52 minutes) and *In No One's Shadow: Filipinos in America* by Naomi de Castro and Antonio de Castro (1988, 28 minutes). In the first film, the director confronts "the very core of a basic Filipino prob-

lem: what is a Filipino and how does one escape the colonial mentality implanted by the Americans?... The results are bloodcurdling and hilarious--sometimes simultaneously. Reyes has made a fresh and graceful film debut full of intelligence, honesty, and humour. If there is ever to be a new Filipino cinema, Reyes is its first pioneer" (David Overbey, Festival of Festival Catalogue).

April 17, 5:45 pm - *Li Lianying: the Imperial Eunuch* by Tian Zhuang Zhuang (Hong Kong/ China, 1991, 110 minutes). From the director of *The Horse Thief* comes this unique retelling of the long reign of Tz'u-Hsi, the Dowager Empress of China, as seen through the memory of Li Lianying, her chief eunuch. Winner of the Special Jury Award at the 1991 Berlin Film Festival, this film adds an important dimension to the history reenacted in *The Last Emperor*.

April 17, 8:00 pm - *Life on a String*. See April 16.

April 24, 6:00 pm - *Some Divine Wind* by Roddy Bogawa (1991, 72 minutes), preceded by *A Windy Afternoon in New York* by James Bai (1991, 18 minutes). *Some Divine Wind* is a personal and

highly evocative film exploring the psychological confusion facing a son whose American father served on bombing missions in Japan during the war and whose Japanese mother had her village and her family destroyed in one of these missions.

April 24, 8:00 pm - *Rough Sketch of a Spiral* by Yasufumi Kojima (Rasen No Sobyō, Japan, 1990, 104 minutes). This documentary "is a polished, informative, and radical piece of filmmaking with moments of humour and sharp introspection. Structured around a pair of men trying to produce a play about homosexual life, the film explores both the personalities of its main characters and the many aspects of gay life in Japan. Most important of all, it celebrates the different ways of expressing love and affection that exist in an oppressive society" (Dmitri Eipides, Festival of Festival Catalogue).

The Museum of Fine Arts
465 Huntington Ave.
Boston, Ma. 02115
(617-267-9300)

The next issue of *Sampan* will be published on April 3, 1992. Press releases and advertisements which require typesetting or artwork are accepted up to Friday, March 27, 1992. Camera-ready ads are accepted up to Monday, March 30, 1992.

CENTER OF PEDAGOGY

Associate Director needed to seek funding for college-school partnerships; liaison between college and Boston, Brookline, and Cambridge school systems; participate in activities of the national Center for Educational Renewal; and organize meetings, seminars, etc. for Center. Requires: Ed.D. in Education or related field; experience writing grant applications and obtaining funding; participation in programs for school based innovation and change (preferably at elementary level); demonstrated commitment to multicultural education in urban settings; and effective work in collaborative efforts that bring people of diverse backgrounds together. Faculty or administrative experience in higher education helpful. Available 4/1/92.

Send resume and letter of application by 3/25/92 to: Dr. Susan Swap, Director, Center of Pedagogy, Wheelock College, 200 The Riverway, Boston, MA 02215.

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COLLEGE

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The Wellesley Public Schools anticipate a need for elementary teachers for September, 1992. Please send a cover letter, resume, transcripts, certification, and three letters of reference, which must be received by April, 1992, to Dr. Paul Ash, 40 Kingsbury Street, Wellesley, MA 02181.

Project Hydrogeologist

Candidates must have B.S. or M.S. degree in Geology/Hydrogeology with 3-5 years' experience with site assessment/remediation, hydrogeological evaluation, groundwater recovery system design and pumping test analysis. Responsibility to include technical field program design and implementation, supervision of professionals, proposal/report preparation and client contact. Excellent oral and written communications skills essential.

Geologist

Candidates must have B.S. or M.S. degree in geology/hydrogeology with 1-3 years' experience conducting hydrogeologic investigations, supervision of monitoring well installation, soil and groundwater sampling, environmental data analysis and report preparation.

Please submit resume to: Weston & Sampson Engineers, Inc., 5 Centennial Drive, Peabody, MA 01960; FAX (508) 977-0100. We are an Equal Opportunity Employer.

Weston & Sampson
ENGINEERS INC.



Community Calendar

Please note: For the April 3, 1992 issue, Calendar announcements must be submitted by March 27, 1992.

Asian Arts

Through March: Two Exhibits to Usher in the Year of the Monkey At the Chinese Culture Institute, 276 Tremont St., Boston, Ma. "Monkeys in Chinese Painting" is an exhibit of brush paintings of the monkey by the renowned painter, Chi Lau Tsang, from Hong Kong. Tsang now lives in Newton, Ma. "The Language of Birds and Flowers" features birds-and-flowers paintings by Guo Yi-fang from China. Guo currently lives in Boston.

April 10: Deadline for Entries, "Living in America," a multi-media exhibit sponsored by the Asian American Artists Association. Open to all visual and performing artists. The theme is open to interpretation. Performers will be paid a stipend. Work will be juried. On exhibit from May 28 through July 5 at the Cambridge Multicultural Arts Center. Submit five slides per entry; \$10 for non-members, free for members. Send to Asian American Artists Association, PO Box 378, Cambridge, Ma. 02140. For more info, call: 232-7758.

April 15: Deadline Entries for the Chinese Calligraphy and Brush Painting Competition Organized by the Foundation for Chinese Performing Arts and the Boston/Newton Chinese Language School. Contest will be held on April 25. Entries will be on exhibit at the Chinese Culture Center, 65 Harrison Ave., 6F, Boston, from April 18 to 25. Contest is open to students, age 6 to 17. Three prizes are offered in four categories. Prize winners' art will be displayed at the Chinese Culture Centers in Chicago, Houston, and Los Angeles. Entry requirements are quite specific. For more information and guidelines, contact: Dr. Catherine T. Chan, Foundation for Chinese Performing Arts, tel: 617-259-8195; fax: 617-259-9147; Or Mr. Chia-Chi Li, Principal, Newton Chinese Language School; tel: 617-527-1292.

Bulletin Board

In Quincy, at the Atlantic Neighborhood Center, 12 Hunt St., N. Quincy: Free Tax Preparation Services. March 21, March 28, from 11 am to 3 pm. Simple forms, please.

Bring W-2s, necessary bank notices, etc.

March 20: Poetry Reading Selections from the collection, "Beneath A Single Moon: Buddhism in Contemporary American Poetry." Poets Olga Broumas, Margaret Gibson, and David McKain will read at Boylston Hall, Harvard Univ. at 7:30 pm. Sponsored by the Ellen La Forge Memorial Poetry Foundation.

March 27: China Travelogue At the US-China Peoples Friendship Assoc., 720 Mass. Ave., Cambridge, Ma. Video of Hangzhou, the Yellow Mountains and other scenes of mainland China. 7:30 pm. Door prize. For more info, call: 617-491-0577.

March 28: Chinese Film Retrospective: Song of Youth At the US-China Peoples Friendship Assoc., 720 Mass. Ave., Cambridge, Ma. From the novel of the same name by Yang Mo, this film is about patriotic students in Beijing from the time of the 1931 Japanese occupation of China's Northeast to the upsurge of the student movement in 1935. For more info, call: 491-0577.

March 28: Food and Fitness Day At St. James Church, 125 Harrison Ave. From 10:30 am to 12:30 pm. Free education program for area children aged 7-12 years old. For more info, call: Ginger Davis (508-668-2004) or Diane Wong (617-473-0837).

March 29: Spring Dancing Party at the Andover Jade Restaurant, Rte. 28, Main St. Shawsheen Plaza, Andover, Ma. Sponsored by the Boston Chinatown American Legion Post #328. Nine-course buffet dinner starts after 5 pm; door prize drawings 6:30 and 7:30 pm. Donation: \$15. Pre-paid reservation only. Make checks payable to: Dave and Dot Ching, 181 Brighton Street, Belmont, Ma. 02178. Telephone: 489-1144. Pick-up tickets and check-in at the door. Sold out last time. Limited seating.

March 30: Fundraising Celebration for Asian American Teaching, Research & Service At UMass/Boston Harbor Campus, Faculty Club, 11th Floor Healey Library, from 6:30 to 8:30 pm. Featuring Sichan Siv, the Asian community liaison for President Bush, and a

panel of Asian American faculty, alumni, and community leaders to discuss the importance of Asian American teaching & research for the University and Asian American community. For more info, call Dr. Peter Kiang at 287-7614.

April 12: 14th Anniversary Celebration, National Association of Chinese Americans At Walker Memorial Hall (MIT) Memorial Drive, Cambridge, Ma. Keynote Speaker: Virginia Nia Lee, former chief, civil rights division of the Massachusetts department of the attorney general. Also, Chinese ethnic dances, 1991 Chinatown Karaoke winners and performance, refreshments, souvenir. Co-sponsored by MIT Student and Scholar Association.

Boston Police Community Store Front Location: Now located in the rear of 330 Tremont St., Mass Pike towers, Management Office. A Community Services Officer from Area A-1 will be at that location at these times: (Tuesdays) March 3, 5 pm to 7 pm; March 10, 11 am to 1 pm; March 24, 11 am to 1 pm; March 31, 5 pm to 7 pm. If you have a non-emergency concern that you would like to discuss with the police, an officer is available to talk with you.

The Asian American Unity Dinner Gala, to be held on May 9, is calling for nominations for awards. Awards will be given in two categories:

I. Award for the Asian American individual or organization that has made significant contributions to society-at-large.

a) Must be a person or agency in Massachusetts that has benefitted the Asian communities in Massachusetts.

b) Promoted unity among minorities and particularly among Asian Americans.

c) Demonstrated extensive volunteer activities to benefit the Asian American community.

d) Empowered the Asian community to realize its potential to make a positive impact on mainstream American society.

II. Award for the non-Asian person or agency that has made significant contributions to the Asian American community.

a) Person or agency residing in Massachusetts that has benefitted the Asian community in Massachusetts.

b) Demonstrated track record in promoting the understanding of the cultures of Asian people.

c) Advanced opportunities for Asians in areas such as education, employment, business, culture, arts, music, etc.

d) Provided resources and services to the Asian community at large.

e) Bridged the gaps between all ethnic groups and promoted unity among all ethnic groups and particularly among Asian Americans.

The deadline for award nominations is **Sunday, April 5**. Please submit your nominations to Grace Madsen at 85 Alberta Road, Chestnut Hill, 02167-3114. Or you can Fax your nomination to Van Lan Truong at 617-523-4475. Nominations must include a list of accomplishments, biographical data, and your name, address and phone number.

ALERT! Say No to English Only

Rally for Bilingual Education on March 26 in front of the State House at 12 noon.

Fight H.4648 (Marsh, Tarr & Palumbo) that would delete the history and culture requirement from Chapter 71A and limit transitional bilingual education to a maximum of 3 years.

Testify against this bill at the State Education Committee hearing on **Thursday, March 26 at 1 pm in Room B-1 of the State House.**

Fight recent bills to make English the Official Language of Massachusetts: S.142 (Dunn) & H.439 (Murray)

These bills discriminate against language minorities, jeopardize equal access to essential governmental services and make language minorities second class citizens.

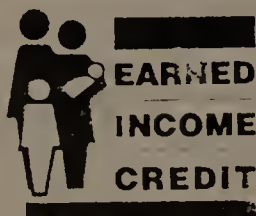
Call your state representative or senator to express your opposition to these bills.

Testify in person at the State Administration Committee hearing on **Wednesday, April 1 at 11 am in Room 350 of the State House.**

Show your support for H.1602 (Merced), a non-binding resolution declaring Massachusetts a multilingual and multicultural state.

Be on the alert! Call the English Plus Office at 617-330-9630 for an update on these bills and other anti-bilingual bills.

GOOD NEWS FOR WORKING FAMILIES



The IRS may have up to \$2,020 for you!

You may qualify for the Earned Income Credit if in 1991 you:

- Earned less than \$21,250 from a job, and
- Had a child living with you for more than 6 months.

Even if you do not owe any tax, you might still get money back.

FOR MORE INFORMATION ON WHERE AND HOW TO FILE FOR YOUR CREDIT PLEASE CALL THE INTERNAL REVENUE SERVICE AT 1-800-829-1040 OR THE UNITED WAY AT 1-800-231-4377.

The Boston Earned Income Credit Campaign Coalition: City of Boston's Emergency Shelter Commission, Boston Foundation, Internal Revenue Service, Action for Boston Community Development (ABCD), Private Industry Council and United Way

Master Teachers

Summer Compass Program. Excellent opportunity to oversee and teach in a multicultural, mainstreamed classroom and to serve as mentors for graduate school student teachers. Minimum 5 years' recent teaching and experience supervising staff or student teachers. Massachusetts certification in Early Childhood, Elementary Education, Middle School, Moderate Special Needs or Teacher of Young Children with Special Needs. Special education experience and Master's degree preferred. Send resume and letter of intent by March 23, 1992, to: Marlene Schultz, Lesley College Graduate School, 29 Everett Street, Cambridge, MA 02138-2790. An Affirmative Action/Equal Opportunity Employer.

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Calendar, cont.

Internships for Asian Students

The National Gallery of Art is offering three paid internships for 1992-93 to qualified African American, Asian American, Hispanic American, Native American, and other minority U.S. citizens. Interns will work on special projects in the Gallery from September 14, 1992 through June 11, 1993. The stipend is \$14,000.

Now in its third year, the program is designed to provide an introduction to the operation of museums and professional experience for minority students considering careers in museums.

To be eligible, applicants must have completed at least an undergraduate degree by September 1992. The deadline for applications is April 17, 1992.

For more information about the program and an application, contact: Amy McCampbell, Academic Programs, National Gallery of Art, Washington, D.C. 20565. Phone (202) 842-6182. Fax: (202) 789-2681.

Women's History

continued from page 3

Rounding the corner onto Oak Street, you see the Chinatown community mural "Unity and Community." A garment worker is prominently depicted, representative of the large number of Asian-American women who work in the garment industry. Hundreds of women garment workers, thrown out of work in 1985 when a large Boston garment factory closed its doors, successfully demanded to be retrained.

Leading back toward Boston Common along Tremont Street, the Chinatown Walk passes the Chinese Culture Institute, founded by Doris C. J. Chu to stimulate interest in Chinese history, philosophy, literature, and art. The next stop is 5 Boylston Place, which was home to the Boston Women's Trade Union League during the Great Depression. Women editors with offices in nearby Park Square edited an African-American journal on art and literature (1900-1904) and the publication "Our Bodies Ourselves" (Women's Health Collective, 1970).

The final stop on the Chinatown Walk is the Boston Cooking School on Tremont Street. It was here that Fanny Farmer published her famous cookbook in 1896, revolutionizing cooking by using scientific measurements in recipes.

The remaining three walks of the Boston Women's Heritage Trail are "The Search for Equal Rights" walk in downtown Boston; the walk celebrating "A Diversity of Cultures" in the city's North End; and the "Writers, Artists, and Activists" walk on Beacon Hill. For more information about the Trail, contact Pat Morris, Director of the Boston Women's Heritage Trail, P.O.Box 833, Boston, MA 02120.

Organization of Chinese Americans (OCA) 1992 Educational Scholarships and Opportunities

OCA Capitol Classroom Scholarship: Five \$1,500 scholarships are to be awarded to Chinese American students who will be interns in Washington, D.C. in either Congressional offices or governmental agencies. OCA Capitol Classroom is established as part of OCA's commitment to education and to promote opportunities for Chinese Americans to learn more about the political process. Students must fall under the two criteria to be eligible: a) Undergraduate and graduate Chinese American students who are either the children of OCA members in good standing or are sponsored by an OCA member is good standing. b) Have secured an internship position for the summer of 1992. Application deadline is April 15, 1992.

OCA National Essay Contest: Three prizes are to be awarded to 9-12 grade Chinese American students. The purpose of the contest is to promote greater awareness among young Chinese Americans of the American political arena. The contest also serves as a vehicle for

Chinese American youth to prove and improve their writing excellence. The topic for this year is: "My view on the Presidential Election and American Political System." The essay should be between 800 to 1000 words in English, double spaced with full references and bibliography where applicable. May 22, 1992 deadline.

OCA Summer Internship: OCA offers the unique opportunity of working for one of only two national Asian Pacific American organization with a Washington office. The intern works with the Executive Director to monitor federal legislation by attending Congressional hearings, and coalition meetings, writing Congressional testimony, working with OCA chapters for grassroots participation and researching various issues. All college students are eligible for this internship program. Candidates must be interested in Asian American issues, have good communication and writing skills and be able to work for a minimum of 10 weeks.

For more information and applications, please contact: Ann Law, 2025 I Street NW., Suite 926, Washington, DC 20006

Annual Chinatown Cleanup Day

April 25, 1992
9 am to 1 pm

Meet at the Corner of Harrison Ave and Beach Street

Chores: sweeping, bagging trash, cleaning streets and sidewalks

Contact Person: Florence Tow, CCBA, tel: 542-2514

We believe Boston Chinatown can be kept clean if residents, businesses, shoppers and visitors would do their share in personal practice, in advocacy and in joining our annual cleanup on April 25, 1992 to show that we care.

tion Committee, as it has done in the past years, will be distributing flyers about the 1992 Annual Chinatown Cleanup, enlisting community participation and soliciting food for a get together. for all volunteers.

Volunteers of the past cleanups should share in the pride of the progress and improvement that Chinatown has achieved in cleaner surroundings and decreased litter. We welcome everyone to join us in making this year's event an even bigger impact as we move forward on our continuous campaign.

(Provided by Amy Guen for the Chinatown Beautification Committee.)

AVAILABILITY OF TWO (2) REQUESTS FOR PROPOSALS (RFPs)

FOR THE DEVELOPMENTAL DISABILITIES (DD) PROGRAM

The Administering Agency for Developmental Disabilities (AADD), in the Executive Office for Administration and Finance, Commonwealth of Massachusetts, announces the distribution of two (2) Requests for Proposals (RFPs) to implement the Objectives contained in the Federal Fiscal Years (FFYs) 1991 and 1992 Massachusetts Developmental Disabilities Council (MDDC) State Plans, as follows:

1. RFP No. 91-3(5) (H)

To Provide developmental disability awareness and resource training for community agencies serving multi-cultural communities.

Eligible Applicants: Private, nonprofit organizations, public (State, city, local) agencies, or educational institutions.

Funding: \$69,115
Number of Awards: One (1)

2. RFP No. 92-6(3) (A)


To provide amounts of \$5,000 or \$10,000 per applicant to improve the quality of life for persons with developmental disabilities. The funded projects should further the independence, productivity, and community integration of persons with developmental disabilities, and provide support to their families.

Eligible Applicants: Private, nonprofit organizations and local education agencies (LEAs), not currently receiving more than \$10,000 in DD funds.

Funding: \$75,000 Number of Awards: Ten (10): Five (5) \$5,000 grants; Five (5) \$10,000 grants.

Copies of these RFPs may be obtained by contacting the AADD, 600 Washington Street, Room No. 670, Boston, MA 02111, (617) 727-4178 (Voice & TDD), from March 13 -April 10, 1992, 10 am - 3 pm, either by telephone or in writing.

Randee Chafkin, Acting Director, AADD, will provide technical assistance on completion of RFP forms and answer questions upon request, via telephone, during the hours of 11 am - 3 pm, Tuesday through Thursday. Grant applicants will be notified of funding on July 17, 1992.



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Department of Nursing
Simmons College
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* FT Elementary SPED L.D. Resource Teachers. Certification required.

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Real Estate

Special Feature



Is Now a Good Time to Look for a House?

by Fred Meyer

The prices of many Boston-area houses and condominiums are now considerably less than they were a few years ago. Why? Paradoxically, mortgage interest rates are now much lower than they have been in years. Since lower interest rates empower buyers, for the same monthly payment, to carry a larger mortgage, common wisdom suggests that the lower rates should have raised real estate prices. So why haven't home prices gone back up?

Answer #1: In this recession, unlike some others, the middle class has been hit, hard. Some homebuyers' salaries are down, not up. House prices and wages have a direct relationship: when wages drop, so do home prices.

Answer #2: Because of all the layoffs they see, people aren't feeling secure about their own jobs. They are reluctant to take on any debt, including a large mortgage (i.e., no job security: no mortgage, no house purchase).

Answer #3: At the time, we didn't realize it, but until recently, we in the real estate business were in a speculative bubble. From 1964 until 1984, a house generally sold for around three times the salary of its buyer. Someone earning \$33,000 could afford to pay \$99,000 or \$100,000 for a house.

But around 1985, people really started gambling: they began paying four and five times a typical salary in the neighborhood for a house. People who had sold a home somewhere else, or sold their business, or received an inheritance, would wager it all on one piece of real estate. After all, everybody knew, house prices had

"nowhere to go but up."

Now we see those freewheeling "good old days" of higher multiplier of salary are over. Real estate has been like stock market purchases where, after you bought, the company's earnings went down, and the price/earnings ratio also went down: there's been a double blow to the price. Both the salaries and the house/salary ratio have declined.

Prices remain down, but the number of sales occurring is significantly up. Why are people buying? Because people sense that the bad news short-term is really good news, long term. A real estate market without speculation is actually a stronger and a more stable one. And lower interest rates are now making home ownership more widespread. Every real estate office I've talked to has seen a new surge in **first-time buyers**. In a recession, some people lose, but others gain. Who has benefitted? Those people who, because of our recession's lower mortgage interest rate, can now afford a house, for the first time. Perhaps this applies to you and your family.

Most buyers today take a longer view than we did in the mid 80s. They know that housing is not just an investment. Primarily, it's a purchase for *personal* needs, like a nurse buying her own condo near the hospital, or a young couple buying a suburban house with a yard for their growing family, or an older couple, seeing all the children grown, going from a too-big place to something smaller. We're really now back to the *better* days of more common sense and a more lengthy view on real estate commodities.

As the recession, which started here, has spread across the rest of the country, as bad economic news has be-

come more equalized nationally, the natural advantages of our region are once again showing and standing out. Here in Greater Boston, we have so many hospitals and colleges and universities; a healthy downtown, close to the airport, and an extensive and relatively-clean rapid transit system. And we are the easternmost American city, the one closest to Europe, for both business and cultural contacts.

It's very hard for sellers to lower their asking price and become more realistic about what's happened. And it's very hard for potential buyers to buy at or near the bottom of the market: it actually takes more courage now than it did before, when everybody was so optimistic. Interest rates are at a low; but consumer confidence is *also* at a many-year low. How is the interplay between those two conflicting forces (low interest rates, which help the market; and low consumer confidence, which hurt) actually working out? The conflicting factors certainly create stress, which house buyers didn't have to endure before. But our Greater Boston Real Estate Board sales records show clearly that people are in fact resolving their mental conflict by buying. Sales are occurring at lowered prices, but in higher volume.

An example may help explain what's happened now in the market. . . and why. Let's take a family, interested in buying a home, with family wages equalling \$50,000. Banks commonly allow you to use 28% of your earnings to pay what we call P-I-T: Principal and Interest on the mortgage, plus the real estate Taxes on the house. Twenty-eight percent of their \$50,000 salary is \$14,000, leaving \$12,000. That's the amount left for P&I, principal and in-

continued on page 3



Some Common Mistakes Buyers Make *and how to avoid them*

by Nora F. Moran

Buying a home can be a confusing process, especially for the first time buyer. Avoiding these common mistakes can make the process easier, less complicated, and perhaps also save you money.

OVERESTIMATING ABILITY TO PAY

A buyer may feel that they can comfortably spend a large percentage of their monthly income for their home payment. However, lenders will limit the amount of monthly principal, interest tax and insurance payment to between 28% and 30% of the borrowers gross monthly income. Before you start to look for a property you should either go to a bank and have someone in the mortgage department "prequalify" you for a mortgage, or the broker you are working with should qualify you to determine the amount you will be able to borrow.

NOT COMMUNICATING FEELINGS AND REACTIONS TO THE BROKER

The broker you are working with needs to know what you like and dislike about properties so that she/he can save your time and show you those properties that are most likely to meet your needs.

NOT HAVING A HOME INSPECTION

You should have a professional home inspector inspect any property that you make an offer on in order to determine any defects in the property. This could save you money.

EXPECTING TO FIND THE PERFECT HOME

We all start with a wish list which contains all the things that we want in a property. It is rare to find a property that has everything on the list. Make a list of the things that are really important to you, and a list of the features that

you would like to have, but could live without.

NOT TAKING THE TIME TO ANALYZE WANTS AND NEEDS

Taking the time to make the list suggested above could save you from buying a property that will not meet your needs in a few years. You should think of a home as a long term investment, and look for a property that will be suitable for you for the next several years.

BEING EITHER TOO EMOTIONAL OR TOO ANALYTICAL

You should neither rush into a buying decision and buy on impulse, nor should you become so analytical that you cannot make a decision. In other words, analyze any property that you love, and, after you have analyzed it, ask yourself if you love it.

JUMPING FROM BROKER TO BROKER

Find a broker that you feel comfortable with, and one who you think understands what you want. If that person is a member of the Multiple Listing Service, she/he can show you properties listed with any other member. On the other hand, if a broker only shows you properties listed with that broker's office, you may want to seek out someone who will show you properties listed with other firms, so that you will be able to find that "close to perfect property."

NOT TAKING THE TIME TO BECOME FAMILIAR WITH THE FORMS AND CONTRACTS THAT ARE COMMONLY USED IN TRANSACTIONS

Buying real estate is a complicated process, and it can be a confusing process. You will be signing legally binding contracts. You will have to make a deposit in order to buy a

piece of property. It is a good idea to hire a REAL ESTATE attorney to advise you **BEFORE** you sign a contract. Becoming familiar with the forms that will be used **BEFORE** you have to sign them will make you more comfortable when the time comes to make an offer.

THINKING OF REAL ESTATE AS A SHORT TERM INVESTMENT

We are not likely to see the huge rates of appreciation that we saw during the real estate boom of the mid 80's. Real estate values appear to have stabilized. Most experts agree that for the next year or two we will see prices remain flat, or if there is appreciation, the rate is likely to be 2% or 3%.

(Nora Moran is proprietor of the Moran Company, Realtors, in Boston's Back Bay, and a former president of the Greater Boston Real Estate Board.)

With today's businesses
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continued from page 1

terest for their mortgage.

Let's suppose the taxes on the house they're interested in are \$2,000 a year. Since the bank is going to expect the buyer to be law abiding and pay their taxes, the mortgage officer is going to deduct the \$2,000 from the \$14,000, leaving \$12,000. That's the amount left for P&I, principal and interest for their mortgage.

Now let's see how current lower interest rates are playing such a big role. Just a year or two ago, the interest rates on 30 year mortgages were 10% and higher. Let's figure what size mortgage our buyers could have afforded the way things were then, at 10% interest.

A table of mortgage constants will tell us that to pay off a 10% fixed rate, monthly-level-payment mortgage over 30 years takes 10.531%. (The portion over the 10% interest is what goes each month to pay off the principal). Twelve thousand divided by 10.531% = \$113,949. Let's round that to \$114,000. That's the amount of mortgage our buyers could afford, at 10% interest.

Let's say the buyers have accumulated more than \$25,000 in savings to use for a downpayment. They can apply for a typical 80% (of sales price) mortgage. If \$114,000 is the amount of the mortgage, and mortgage is 80% of the price, the house price our buyers can afford will be \$114,000 divided by 80% or \$142,500, and the downpayment necessary is \$28,500.

But now, let's look at today's lower rates. Rates seem to be heading down to almost two full points lower; suppose they drop to 8 1/4% interest for a 30-year mortgage. (For a 1- or 5- or 7-year adjustable interest rate, they are already very much lower than that.) Let's see what a difference 8 1/4% fixed rate interest, rather than 10% could make in what our hypothetical family can buy, using the same salary, taxes and downpayment.

We saw the family had \$12,000 available for principal & interest. The constant for 8 1/4 % 30-year fixed-rate mortgage is 9.015%. It works out that \$133,000 is the mortgage that the family could now carry. That mortgage is \$19,000 larger than what they could have afforded at 10% interest.

This all means the family, using the same downpayment, can now afford a house selling for \$161,500, much more than \$142,500 before. As any Realtor can tell you, that move from well below \$150,000 to well above it makes quite a big difference in what you can find in a house.

Recently, there were 2,798 single-family houses in the Greater Boston Multiple Listing Service with asking prices of \$169,500 or less, which our hypothetical family can now easily consider. But there were only 1,794 such houses with asking prices of \$149,500 or less, which is all they might consider before. The difference equals 56% more housing choice for this typical homebuyer family.

Naturally, for \$161,500 for a single family house in Greater Boston, you will not find luxury homes in the most desirable locations. But the point is: thanks to this recession, and the lower interest rates it has brought, many more people are now really empowered. For the first time ever, they can truly afford those three magic words: their own home. And for their \$161,500, they are now able to get the very same home that might have sold for \$200,000 to \$250,000 just a few years ago. Is it any wonder that now, with prices down and interest rates down, homebuying volume is up?

Note, by the way, that both examples hover on either side of the longtime three times salary guideline that we observed before the roaring late 80s. At 10% interest, the resulting price of \$142,500 actually equalled 2.85 times salary. At 8 1/4% interest, the resulting price of \$161,500 is 3.23 times salary. It's nice to be able to write about such

SINGLE-FAMILY HOUSES
Average Sales Prices, 1991

City or Town	House Price	Typical Family Wages Needed to Purchase
Allston	\$137,000	\$45,000
Arlington	\$199,400	\$66,000
Boston (Downtown)	\$208,750	\$69,000
Braintree	\$180,000	\$60,000
Brighton	\$221,000	\$74,000
Brookline	\$381,934	\$127,000
Cambridge	\$254,500	\$85,000
Everett	\$101,500	\$34,000
Jamaica Plain	\$176,411	\$59,000
Malden	\$136,442	\$45,000
Natick	\$187,327	\$62,000
Newton	\$320,440	\$107,000
Quincy	\$122,250	\$41,000
Randolph	\$135,062	\$45,000
Somerville	\$141,327	\$47,109

Source: Multiple Listing Service of the Greater Boston Real Estate Board. House prices are average, not medians. Required wages shown equal one third of the average house price; that is the amount roughly necessary for purchasing at current interest rates, with a 20% downpayment. With more downpayment, the required wages will be lower. Towns and cities selected by Sampan.

CONDOMINIUMS
Median Sales Prices, 1991

City or town	Condo Price	Typical Family Wages Needed to Purchase
Allston	\$90,000	\$30,000
Arlington	\$112,500	\$38,000
Boston (Downtown)	\$148,000	\$49,000
Brighton	\$90,000	\$30,000
Brookline	\$133,000	\$45,000
Cambridge	\$159,000	\$53,000
Chelsea	\$95,000	\$32,000
Everett	\$87,000	\$29,000
Jamaica Plain	\$103,500	\$35,000
Malden	\$110,000	\$37,000
Medford	\$92,500	\$31,000
Natick	\$70,000	\$23,000
Newton	\$175,000	\$58,000
Somerville	\$112,000	\$37,000

Source: Banker & Tradesman. Condo prices are medians, not averages. (See note on wages required under houses list.) Towns and cities selected by Sampan.

traditional ratios to salary once again, in a stronger, safer, and non-speculative marketplace.

Lower realty prices have empowered some people, as we have seen. But most of us, as citizens, don't really like lowered home values. That represents a substantial destruction of previous buyers' equity and security, and it's certainly behind a lot of the lack of economic and political confidence you now read about in all the polls and primaries.

In the meantime, there are some fine home buys out here, for the minority of people who feel secure in their current jobs. Consult the attached table of 1991 prices for houses and condominiums in the cities and towns of Greater Boston. As a rough guide, as indicated there, if your family is earning in annual wages one third of the home price shown, and you have a 20% downpayment saved, you can easily afford to buy in that community. And remember, there are average or median sales prices: by definition, about half of the homes there cost less than than figure shown.

To get started, call a Realtor in a community that might fit your budget. You'll see how lucky some people are in this recession, and how an economy like this one provides an especially opportune time to go house hunting.

(Fred Meyer has owned and managed University Real Estate in Harvard Square, Cambridge, since 1963. He was the 1991 president of the Residential Association of Realtors of the Greater Boston Real Estate Board, serving 3,700 real estate agents in 54 cities and towns of Greater Boston.)

SPECIAL THANKS
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- Douglass Park Boston, MA
- Francis Cabot Lowell Mill Waltham, MA
- Liberty Pines Wrentham, MA
- Museum Square Lawrence, MA
- Olympia Tower New Bedford, MA
- Peabody House Peabody, MA
- Stone Brook Farms Burlington, MA
- Taber Mill New Bedford, MA
- Wentworth Lowell, MA

For many of these properties there is a maximum income limit which varies throughout the state for Subsidized Housing. The average income limits are as follows:

1 person \$18,820 2 persons \$20,957

For some of these developments an applicant must hold a current Section 8 or a 707 certificate for Subsidized Housing. There are no limitations for our market rate units.

The Boston Land Company is proud of all of its properties throughout Massachusetts. We provide the highest standard of service to our residents. Our buildings are immaculate and our grounds are impressive.

For more information on any of our properties or subsidy programs please call:



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What's Section 8?

by Mae M. Cheng

What is the Section 8 Existing Housing Program or "Certificate" Program?

The Section 8 Program, administered by the Boston Housing Authority and funded by the Department of Housing and Urban Development, subsidizes the rental expenses of qualified families in privately owned units. The program standards are also established by the Department of Housing and Urban Development. Eligible families must pay 30 percent of their adjusted gross income for their share of the rent plus any allowance for tenant-paid utilities, such as heat and hot water. Section 8 Certificates are accepted throughout the state.

What is the Section 8 Voucher Program?

The Section 8 Voucher program says that families may pay more or less than 30 percent of their adjusted gross income for rent plus utilities. Section 8 Vouchers may be used anywhere in the country. In all other aspects, this program is almost identical to the Section 8 Certificate Program.

Who is eligible for assistance?

Families are eligible depending on their income. Landlords must find their own tenants, for the BHA does not screen for eligible families. The landlords are expected to follow the fair housing requirements established by law.

How much does the program pay the landlord?

The rent subsidy, which is the difference between the tenant's share of the rent (usually about 30 percent of his or her income) and the full rent of the apartment, is what is given to the landlord.

What apartments are acceptable?

The BHA must approve of the unit. The criteria they look for is the amount of rent requested by the landlord and the condition of the apartment. The rent must be within the limits set by HUD and that which is comparable to those of similar apartments in the neighborhood. Furthermore, the apartment must pass an inspection based upon the Massachusetts State Sanitary Code and must have working smoke detectors installed.

What procedures must an eligible family follow?

When the applicants' names reach the top of the waiting list, he or she must attend a briefing where the program and how it applies to them is explained. At this time, they are further advised on how to find an acceptable apartment. When they do receive the Certificate or Voucher, they will also get a packet of materials with information on such issues as housing discrimination and the hazards of lead paint poisoning. They are then directed to the BHA's housing search room on the fifth floor and to the Metrolist office on the ninth floor of the City Hall to obtain listings of the cur-

rently available apartment units.

What happens when a family wants to rent an apartment under the Section 8 Program?

The landlord is required to sign a "Request for Lease Approval" form once an eligible family chooses his or her unit. The BHA will then inspect the apartment for the two criteria mentioned above. If the unit is approved by the BHA, then the landlord and the family will sign a lease. The landlord will also be required to sign a "Housing Assistance Payments Contract" with BHA. This is to assure the landlord that he or she will receive the subsidy payment and the other benefits.

Will the BHA be involved in landlord-tenant disputes?

During the term of the lease, the Leased Housing Division will try to mediate any disagreements between the landlord and the tenant if either party requests assistance. Irreconcilable differences between the two are directed to the Boston Housing Court.

Following is a list of some of the subsidized housing complexes available in Massachusetts or the names of companies offering subsidized housing:

1) Bedford Village - Located on Dunster Road in Bedford, MA. This complex offers three different rent programs: low income, moderate income, and market rate apartments for those who are above the moderate income level. There is no income ceiling for the market rate units. Low income

continued on page 5

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continued from page 4

programs are for those individuals who have obtained or are seeking to obtain assistance from one of the local housing authorities. Moderate income units are offered at a rate lower than the market rate and are reserved for those people who qualify based on their income. Moderate and low income units are filled from a waiting list. The rent remains constant for all similar units in each program. The complex offers 96 units and is geared more towards families.

2) **The Boston Land Company** - This company manages a total of 13 subsidized housing properties in Massachusetts. Their properties include Douglas Park on Columbus Avenue in Boston and Katahdin Woods in Lexington. Some of their complexes are geared directly for the elderly and the handicapped. Market rate apartments are available at most of these sites as well. Those eligible for low income subsidized housing must meet the income level requirements set by HUD yearly. They also differ from region to region. The rent for each unit is determined by the person's income, which is generally 30 percent for the elderly and the handicapped. There are many ways for the elderly and the handicapped to qualify to live on these sites besides being considered low income. One consideration depends on what type of handicap the individual has. Another is if the

person is at least 62 years of age and is being displaced from his or her home. The waiting list differs depending on the site.

3) **CMJ** - This is a company that manages about 14 properties in Boston, including Harbor Point and Keystone Apartments in Dorchester. Some of these complexes only have subsidized housing and others have subsidized housing and a mixed income level as well. Their properties are predominately geared towards the elderly and the handicapped, with seven of the developments having family units as well. The income guidelines are determined by HUD, but they can range anywhere between \$17,750 to \$26,600 for a single person, depending on where the complex is located. The waiting list also differs with the site.

4) **Douglas House in Brockton** - This complex has 158 units for the elderly and the handicapped. All the apartments qualify as subsidized housing. In order to be eligible to live at this complex, one must have a handicap or disability or be 62 years of age or older and must qualify under the income guidelines. For one person, their gross income cannot surpass \$15,950, for two people, \$18,200, and for three people, \$20,450. There is a short waiting list of upwards from six months to a year, sometimes sooner.

5) **Landfall West Apartments** - There are 59 units, located at 451 Bor-

der Street in East Boston. This is a mixed income complex with some subsidized units and some moderate market rate apartments. Those who would be considered to qualify for subsidized housing must meet the income eligibility requirements. That would be a gross income of \$17,750 for a single person and \$20,300 for two people. Even for the moderate market rate units here, a person must be income eligible. To qualify as a single person, the gross income cannot surpass \$26,600 and the figure is \$30,400 for two

people. There is currently one moderate market rate one bedroom unit available for \$470.

6) **Unquity House** - Located on 30 Curtis Road in Milton, there are 139 units available in this complex. This is a private, non-profit housing development for the elderly. Monthly rent begins at \$328 for a studio and \$382 for a one bedroom. In order to qualify, one must be at least 62-years-old and must not earn more than a gross income of \$26,600 annually. There is currently a one-and-a-half year waiting list.

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Riddlebrook Apartments RFD 2, 70042 West Street East Douglas, MA 01516

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Choosing Among Mortgage Loans

by Mae M. Cheng

If what President George Bush predicts is true and we've hit rock bottom, then this would be a great time, for those who can still scrape up enough money after all the bills are sent out at the end of the month, to purchase a house.

Purchasing a house not only takes money, but you also need time - time to do your homework. Even after the dream house of your choice has been located, there is still much research to be done. Finding an appropriate financial institution to take out your mortgage is an essential part of buying a house.

A major change this year for lending institutions began implementation on January 1, 1992. This newly passed law involves strict licensing requirements. "Any person who makes a living from a commission or fee from any lending transaction must be licensed by the state of Massachusetts," said Raymond Choi, a loan manager at Weston Mortgage. According to him, all lending institutions must be licensed by the Division of Banks and Loans Agency, of which the Commissioner of Banks is in charge.

Furthermore, all advertisements placed by financial institutions must be truthful.

Choi believes that this is a good development. "The industry will be more uniform, and people will have more trust in our ads," he said.

Other prospects for this year do not look favorable either. "This year, the economy is still not good, so granting of credit has been tight," explained Choi.

Kathleen Anderson, assistant vice-president of Quincy Bank, agrees with this outlook. "There are not any major underwriting changes, but if anything, credit is tighter," she said. Anderson

explained that the values of properties are coming in even less than they were six months ago.

Choi cautioned that we shouldn't be discouraged though. He said, "The local economy is bad, but other parts of the country are not as badly hurt, so there is more money available." He also pointed out that since the government is trying to stimulate the economy, interest rates have been kept low.

The bottom line for Choi is that for those who can afford to purchase a house, now is probably a good time to do so.

After that initial decision to invest in real estate, it is important to choose a mortgage plan that best suits the individual.

The fixed 30-year mortgage is the most popular. This means that the homeowner will be making equal monthly payment for 30 years with the option of paying off the mortgage at any time.

Then there is the 15-year mortgage, which requires a higher monthly payment, but the loan is paid off twice as quickly. This is the option that is most popular with Asians. It is no wonder, for with the unstable market, who knows what will result 30 years from now.

There is not only the option of choosing how long the life of your loan will be, but the soon-to-be home buyer must also decide if he or she wants a fixed rate mortgage or an adjustable rate mortgage (ARM).

The One Year ARM is actually a loan that is paid throughout a 30 year period, but unlike the fixed loan, it has an interest rate that changes annually according to the market conditions. It may sound like a risky venture to choose this form of payment, but the advantage is that the starting rate is

usually lower than the fixed loans.

Furthermore, most ARMs have an annual cap and a lifetime ceiling. The annual cap puts a limit on how much the rate can increase in one year, and the ceiling limits the rise in the interest rate over the span of the loan. The most common One Year ARM is said to be one with a 2 percent annual cap and a 6 percent lifetime ceiling.

There is the option of choosing the Two-Step loan as well. The Two-Step loan combines the idea of a fixed rate and that of the adjustable rate with payment, once again, over a 30-year period. Here, the interest rate remains fixed for the first seven years, when, at which point, it is adjusted. The new rate then becomes fixed for the remaining 23 years.

You tend to find that with the Two Step loan, the starting rate can be 1/2 percent lower than a fixed rate mortgage. This is an important consideration for those who intend to sell their house after seven years.

All these options are presented to you once you decide on the lending institution with which you choose to conduct business. Of course, the decision is not entirely up to you, for you must be approved by the bank or mortgage company.

The four essential requirements the lending institution looks at to determine the eligibility of a potential borrower are: income or job stability, credit worthiness, how much down payment the applicant is putting down, and the collateral value of the house.

Income or job stability is determined by how long the individual has been working at his or her current place of employment. The lending institu-

tion prefers to see that the applicant has been in the same trade for at least two years.

Some mortgage companies grant a loan without income verification. A lot of Asians either do not or cannot verify their income; however, if one gets that type of loan, it'll be priced slightly higher because of the risks involved. Furthermore, no income verification loans usually require more down payment.

A good credit history is essential to get a mortgage loan. It implies that there are no delinquent items in the borrower's credit report, and if there are, they must all be explained.

Not only is the amount of the down payment a heavy consideration for lending institutions to approve your loan, but the bank or mortgage company must also make sure that the money comes from your pockets rather than those of a friend or a family member. This can be verified through your banking statements.

Finally, it is important for the lending institution to ensure that they don't lend you more money than the property is actually worth. Thus, it is important for the house to be appraised prior to the signing of the contract. This is only to make certain that the bank or the mortgage company will not lose money if you fail to repay your loans and the house has to be sold.

In purchasing a house, legwork and research are almost as essential as having the actual money to put down for a down payment. It may mean only saving a few pennies here or there, but especially during recessionary times, every cent is important. As they say, "A penny saved is a penny earned."

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Cady Brook Apartments on Southbridge Street in Charlton is currently accepting applications for one and two bedroom units. Amenities include eat-in kitchen, dishwasher, wall-to-wall carpeting, free parking, laundry facilities, private storage area, tot lots and more.

All units are assisted by the Farmers Home Administration. Eligible applicants pay 30 percent of adjusted income for rent and receive a utility allowance. Adjusted income cannot exceed \$13,700 for one person; \$15,650 for two; \$17,600 for three and \$19,550 for four people.

Cady Brook Apartments is owned and managed by CMJ Management Company, Inc. Interested parties should call (508) 248-6639.

Equal Housing Opportunity

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Telephone (617) 569-7690

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698-0750



Winter Valley Residences for The Elderly, Inc.

Winter Valley Residences for the Elderly, Inc., a 160-unit facility financed by HUD for elderly citizens, is now accepting applications.

Minorities and handicapped are urged to apply — anticipated vacancies in the future.

Winter Valley has 1 and 2 bedroom and handicapped units and is owned and operated by Milton Residences for the Elderly, Inc. located at 600 Canton Avenue, Milton, MA.



Contact: Virginia F. Wells, Manager
698-3005



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有意申請者可寫信至上述地址，或親臨示範單位。示範單位開放時間為每天早上七時至下午六時，星期日除外。

本柏文為一混合多種入息居民的社區，某些單位由州政府及聯邦計劃補助。由房屋都市發展部及麻州房屋財務局合資。單位均屬公開租賃，後備身份者亦可申請。

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The Community Builders, Inc. Management Agents, invites you to apply for elderly/handicapped housing at St. Stephen's Tower Apts., Lynn, MA. Studio, One and Two bedroom apartments ranging from \$287-\$463, all utilities included. On-site management and 24 hour emergency service. For information or an application, call 593-1080 or write St. Stephen's Apartments, 25 Pleasant Street, Lynn, MA 01902

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Must meet income and eligibility requirements.

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For First-time Home-buyers

Information Supplied by the MHFA

The Commonwealth has undertaken an aggressive program of housing initiatives to stimulate economic recovery, create jobs and revitalize communities. These programs are offered through the Executive Office of Communities and Development and the Massachusetts Housing Finance Agency and include a full menu of loan programs, targeted to low- and moderate-income families, which help with the purchase of a first home, provide low-cost financing for needed repairs or lead paint abatement, and encourage neighborhood revitalization. These programs are funded through the sale of tax-exempt bonds to private investors (not state tax dollars) and, since 1979, have channeled more than \$1.3 billion in private sector investment into Massachusetts cities and towns and assisted more than 25,000 low- and moderate-income households.

Qualifications: To qualify for these special homeownership loan programs, borrowers must be credit-worthy and meet specific income and home purchase price guidelines. Applicants also must be first-buyers, except in the federally-targeted cities of

Boston, Chelsea, Everett, Fall River, Lawrence, Lynn, North Adams and Somerville.

Availability: Loan funds are usually offered twice a year, once in the spring and again in the fall through one or more of these homeownership programs. These programs are summarized in the adjacent chart and fall within four broad categories: (1) Mortgage Programs (2) REO Programs (3) Rehabilitation Programs and (4) Builder Programs. Loan funds are distributed by participating lenders statewide and, in some cases, in cooperation with local housing agencies.

For Information: All loan offerings are widely publicized in the print and broadcast media. To obtain brochures on available loan programs as well as the names of participating lenders, prospective borrowers should contact MHFA's Office of Single-Family Programs, 50 Milk Street, Boston, MA 02109, Tel. (617) 451-2766. Borrowers also can contact lenders and local housing agencies who are participating in MHFA programs for complete program details.

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申請者限年收入

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Equal Housing Opportunity



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Equal Opportunity Housing

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Options: too many to list

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WHERE Magazine ([哪裏] 雜誌)

深知如此，並希望能與華埠的商業機構與居民，一齊努力，使更多的人能夠知道本地的特色。

WHERE Magazine ([哪裏] 雜誌)

為旅遊專門雜誌，每個月的平均讀者群高達十八萬二千人。本雜誌為免費贈送，在大波士頓區有一百一十七個定點發送，其中包括範乃爾堂及各個活動中心與旅館。今年曾有超過一千萬的遊客到本州來。據研究分析，本雜誌讀者，大多在此地觀光停留四天，每到市區便花費一千零五十元以上。

請打電話給我們，索取一份免費的雜誌以及廣告價目表。讓我們一齊合作，使遊客知道，華埠的店舖、餐廳、公司，便在各個大遊館、文化中心及觀光勝地的附近，而能踴躍前來參觀與消費。

WHERE

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(617) 482-6777 / FAX 482-3337



Cady Brook Apartments

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一至兩睡房柏文



基迪溪柏文位於查頓市南橋街，目下有一及兩睡房單位接受申請。設備包括可進餐廚房、洗碗機、滿鋪地氈、免費停車、洗衣設備、私用儲物處等等。

全部單位由農舍管理公司協理。合資格的申請者付收入的百分之三十作租金，亦可享用燃料補助。調整後的收入不得超過一萬三千七百元（單身）；兩人為一萬五千六百五十元；三人為一萬七千六百元；四人則為一萬九千五百五十元。

基迪溪柏文由 C M J 管理公司擁有及管理。有意者請電：二四八～六六三九。

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- statewide availability

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Massachusetts Housing Finance Agency
Office of Single-Family Programs
50 Milk Street, Boston, MA 02109
(617) 451-2766



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· 承第一版 ·

我們再來看目前的低利率扮演的角色是多麼重要，僅僅一兩年前，三十年房屋貸款利率為百分之十甚至更高，我們不妨算算我們假設的買主在利率為百分之十時能夠借到多少貸款。

從房屋貸款常數表上我們可以看到，為了在三十年中償還固定利率為百分之十的貸款，每個月應付的款項應為百分之十點五三（這裏多於百分之十的部分是每月所付的本金部份），一萬二千元被百分之十點五三一除等於十一萬三千九百四十九元，我們就把它為十一萬四千元，這就是買主以百分之十的利率可借到的貸款。

如果此買主有二萬五千元以上的存款作為首次付款，他便可申請相當與房價的貸款，如果這筆貸款是十一萬四千元，即房價的百分之八十，則買主可買得起的房子定價為十一萬四千元被百分之八十除，即十四萬二千五百元，首次付款額為二萬八千五百元。

再按今天的低利率算一下，至今利率已下降了差不多兩個百分點，假設三十年貸款利率為百分之八點二五（實際上一年、五年、七年可調利率已遠低於此值），我們看看我們假設的買主在同樣的收入、稅收、首次付款的條件下可以買到什麼價錢的房屋。

我們已知買主有一萬二千元支付本金利息，利率為百分之八點二五之三十年貸款的常數是百分之九點二五，由此而得之可借貸款額為十三萬三千元，此利率為百分之十時多出一萬九千元。

這就是說以同樣的首次付款，買主有能力支付的房價為十六萬一千五百元，比上述的十四萬二千五百元高得多，每個房地產商都會告訴你，與十五萬元以下的房子比起來，十五萬元以上的房子實在要好得多了。自然，以十六萬一千五百元在大波士頓地區買一所單家庭房子，你恐怕難以找到一處既豪華又位於理想地段的住宅。然而最要緊的是，幸願這次衰退及其導致的低利率，許多人的購買力因此得以提高，

對他們來說，破天荒第一次，他們終於買得起他們自己的房子了，而且他們可以用十六萬一千五百元買到僅僅幾年前要賣二十萬元到二十五萬元的房子，這就是為什麼現在房價及利率低下而成交率在上升的緣故。

另外，上述兩例都符合我們所觀察到的房價為年收入三倍左右的規律。利率為百分之十時，作為結果的十六萬一千五百元為年收入的三點二三倍。能夠在這樣一個更強勁、更安全、非投機性的市場條件下用傳統的利率收入比率來談房地產，實在是一件值得很高興的事。

我們已看到低房價使一些人的購買力提高，但我們這些市民多數不願意看到自己的房地產價值降低，房產價值對前一期期的買主來說是對他們的財產安全感到一個沉重的打擊，今天的種種民意測驗及各處初選中反映出來的對政治經濟的信心低下正是這種打擊的一個後果。

最近的房地產降價及全國性不景氣已對我們的國家及其領導人清楚地指出，要想有我們需要的好工作，要有好工作則要靠生產力，企業與人這兩個條件，但對生產力的關心則正是我們所缺少。而日本從第二次世界大戰以來的幾十年中所學到的東西。我們美國人的發憤工作精神仍然活著，但這種精神目前僅僅活在亞洲而已。

一九九二年恐怕是我們重新拾起紐英崙老傳統的時候了。學校不能滿足於只給我們看孩子，孩子們還要學化學、學微積分、以及鍛煉他們的創造力。我們的政治家們不應只看到工人的權利，而也要照顧到企業家的需要。在我們朝着公元二〇〇〇年邁進時，作為工人、學生、義務工作者，我們不應該縮短工作時間，而應該工作更長的時間，我們必須顯示出更強的集體工作能力，更為他人着想，更為我們的城市與國家着想，我們必須決定，我們是應該一邊抱怨衰退並且互相指責一邊眼睜睜地看着日本蒸蒸日上呢，還是我們選擇學習，投資，競爭與增長這條路呢？

單家庭房一九九一年平均售價

地區	房價	相應所需之年收入
奧斯頓 ALLSTON	\$137,000	\$45,000
阿林頓 ARLINGTON	\$199,400	\$66,000
波士頓 BOSTON (市中心)	\$208,750	\$69,000
布瑞特里 BRAINTREE	\$180,000	\$60,000
布萊頓 BRIGHTON	\$221,000	\$74,000
布若克蘭 BROOKLINE	\$381,934	\$127,000
劍橋 CAMBRIDGE	\$254,500	\$85,000
艾佛來特 EVERETT	\$101,500	\$34,000
牙買加平原 JAMAICA PLAIN	\$176,411	\$59,000
茅頓 MALDEN	\$136,442	\$45,000
內蒂克 NATICK	\$187,327	\$62,000
紐頓 NEWTON	\$320,440	\$107,000
昆市 QUINCY	\$122,250	\$41,000
色莫弗尤 SOMERVILLE	\$141,327	\$47,109

社區由舢舨所選擇 此表為房屋平均價，資料提供者：
Multiple Listing Service of the Greater Boston Real Estate Board.

柏文一九九一年中價位屋售價

地區	房價	相應所需之年收入
奧斯頓 ALLSTON	\$90,000	\$30,000
阿林頓 ARLINGTON	\$112,500	\$38,000
波士頓 BOSTON (市中心)	\$148,000	\$49,000
布萊頓 BRIGHTON	\$90,000	\$30,000
布若克蘭 BROOKLINE	\$133,684	\$45,000
劍橋 CAMBRIDGE	\$159,000	\$53,000
柴而西 CHELSEA	\$95,000	\$32,000
艾弗來特 EVERETT	\$87,000	\$29,000
牙買加平原 JAMAICA PLAIN	\$103,500	\$35,000
茅頓 MALDEN	\$110,000	\$37,000
麥福德 MEDFORD	\$92,000	\$31,000
內蒂克 NATICK	\$70,000	\$23,000
紐頓 NEWTON	\$175,000	\$58,000
色莫弗尤 SOMERVILLE	\$112,000	\$37,000

社區由舢舨所選擇，資訊提供者：Banker & Tradesman.
房價列者為中價位者，非平均價。



瑞得布碌公寓

RIDDLEBROOK APARTMENTS

RFD 2, 70042 West Street
East Douglas, MA 01516

位於麻州東道格拉斯，瑞得布碌公寓為耆英及殘障人士提供一間及二間睡房之柏文居住。
請書函至上址索取申請表格。
本公寓所有柏文是由農人住宅行政署及聯邦房屋都市發展署第八項計劃撥款資助。
凡是合格的低收入申請者一有空位即可遷入。



苗爾布碌克廣場公寓

MILLBROOK SQUARE APARTMENTS
17 Mill Street
Arlington, MA 02174

位於麻州亞林頓市，苗爾布碌克廣場公寓為耆英及殘障人士提供一間睡房及二間睡房之柏文居住。
請書函至上址索取申請表格。
所有柏文單位均由聯邦房屋都市發展署第八項計劃撥款資助。一有空位即可遷入。
本公司是 Corcoran, Mullins, Jennison, Inc 公司之產業並由其負責管理。



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寬敞

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公寓並有樣品屋展示，時間為星期一至星期五上午十時至下午六時。地址依上，駕車者可依第一號公路循北上至 Walnut Street, Lynn，然而在 O'Callahan Way 轉右即到。

本公寓是 Corcoran, Mullins, Jennison, Inc. 公司的產業，並由其負責管理。



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購屋面面觀

陳國權



最近二年，美國利率低降，樓宇價格下跌，但許多人都認為，現時的地產市場，是在谷底徘徊，正是購買樓房地產的良機。究竟現時是否置業的機會，我們不是預言家，不能未卜先知。今日是否最低價，明日的房地產價格走勢如何。正如三、四年前購買物業的置業者，又如何料到樓宇價格會跌至今日的地步。所以，何時置業與應否置業，應該從個人的立場作考慮。

中國人的傳統觀念是「有土斯有財」，我們對擁有自己的物業，是特別响往的。尤以來自香港及台灣的人，他們經歷過兩地物業市場飛漲的經驗，一旦決定留下來，而手上積蓄能付首期的，便會開始找房子。通常一、二年間便會買下第一間房屋。短期未有能力置業者，亦會辛勤積蓄，最終亦是以擁有自己的房屋為目標。

在今日經濟不景的情況下，買屋還是租屋？仍然不是一件容易下決定的事，對大部份人來說，買屋是一生中最大的投資項目，怎能輕率從事。買了不合意的屋，要轉手不是朝夕的事，不似租屋若不合意，可隨時另找房子，轉換環境。

再者，今時今日的受薪階級，對自己職業的穩定性沒有多大的信心，不時聽到某人又被辭退，某公司的部門結束，解散了多員員工。報章電視，每天都有類似的消息，友儕們亦談及不少，影響所及，自己對自己的工作亦沒有多大的信心，未知何日自己亦步上輪候領失業金的行列。

決定要買屋前，請先對自己的情況了解一下：○你在新屋居住多久？如果只打算住二、三年，則租樓比買樓合適。因為一

、二年間樓宇的升值不會很大，一買一賣花費不少，找屋費精神，售樓亦不簡單。○你認為目前的樓價及利率走向如何？這是很難預測，就算經濟專家亦難找答案，否則白宮內的專家便不會讓經濟弄至今日的地步。但假如你計算過目前價格及利率，如買屋後每月供款與租屋所付租金相差

不遠，即使供款期長達三十年，亦應考慮買屋。○你如何打發你的時間？擁有自己的屋，與租屋的心態截然不同。你不會等候業主來為你的屋作保養，你會小心保養自己擁有的房屋。如果是有大幅草地的話，空餘的時間，便會花在栽種、洒水、剪草、修葺、掃落葉、割雪等工作去。決定買屋前或選擇何種房屋時，先問問自己的興趣。○你現在的稅務負擔如何？今日能減免稅項的項目已經不多，供屋利息是僅存的優惠之一。繳稅高的人士，與其將收入的大部份用作付稅，倒不如挪作供屋之用，享受稅項的優惠。

當決定了要買房子後，如何選擇合適的房屋，又是另外一套學問。要知道自己究竟需要什麼樣的屋，可在找屋前對自己的需求作一分析。你個人喜歡怎樣的生活方式，你配偶又喜愛哪一種、你們要互相瞭解，取得協調才能決定那一種的房子，否則日後便會為此而爭執埋怨。

要找出自己的需要，可以用一張紙，分別列出「必要的項目」，「不是必要的項目」，方便自己取捨。這些項目會包括有：

接近工作地點、理想學校區、公共交通到達、房屋的年份、能否即時入住、購買後要裝修否、車房、車位、睡房多少、露台

浴室、廁所、廚房大小、客廳、飯廳、貯物室、遊戲室、書房、壁爐、土庫、草地、空地、樹木、方向、鄰居情況、接近購物、四周景觀、附近地區環境、面積、層數等。

將上述的項目分編入自己認為「必要」、「理想」及「不是必須」三項內，每次看屋時，將該屋的設備及特點記入表內，以作選擇的評分標準，亦可以將必須及理想的項目，通知買屋經紀，方便他們如何選擇。

除此以外，樓價當然亦是重要的因素之一。挑選樓宇前，亦要看自己負擔的能力。現時有很多經紀會先衡量一下買屋人士的實力，才為他們介紹房屋，為

免找到合適的房子後，因不能找到貸款而告吹，以致徒勞無功。計算的方式是每月的供款加雜項支出不能超過收入的百分之廿八至卅六，否則銀行不會批准貸款。

現時有些銀行或財務機構，曾接受不查收入而貸款的；但首期則最少要付百分之廿或以上。不查收入，利率較高，但仍然要作信用調查。這裏對個人信用看得很重要，信用不良，很難申請到銀行貸款。華人社會不似美國人盡用信貸，所以很多時華人的信用調查都是一片空白。原因是他們用現金購物，不利用信用卡，所以信用歷史無可追查，但要注意無信用歷史不得如沒有信用

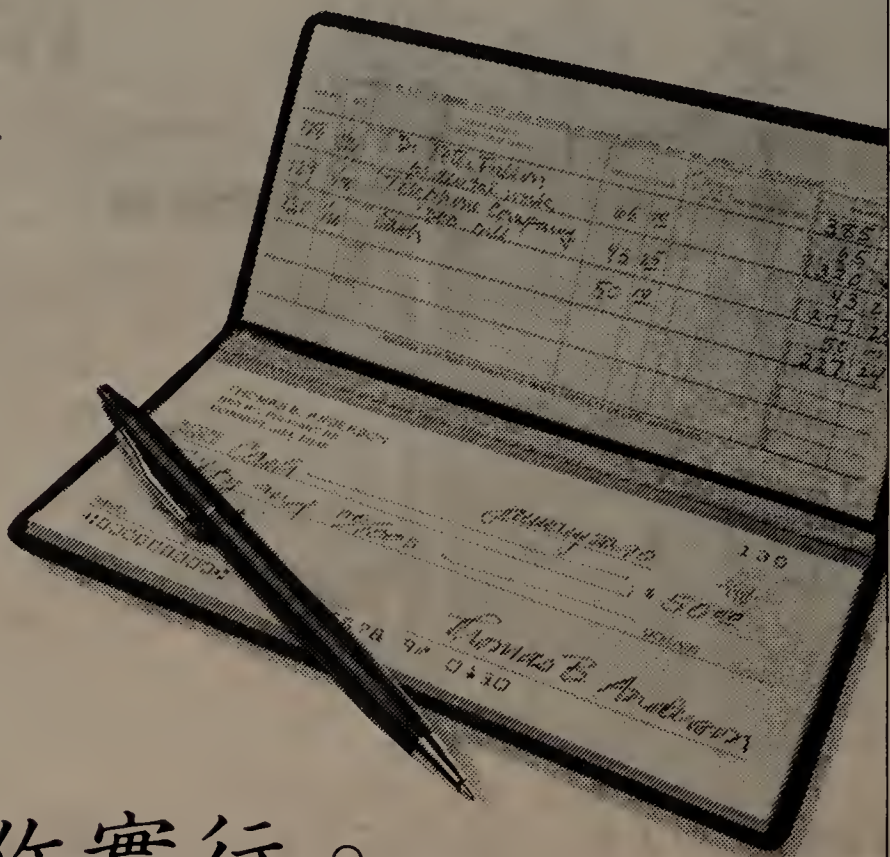
，只要沒有不良信用記錄，銀行亦會綜合其他情況考慮貸款。

選購房屋，除了經常實地看屋花費精神時間外，手續亦很繁複。看了合意的房屋，開始跟買主議價，議價前交一張支票給經紀表示誠意，金額一般不多，百元至數百元不等，只是表示誠意，價錢不合可以取回，無其他責任。議妥價格，可找驗樓公司檢驗樓宇。一般檢驗樓宇結構、水電暖氣設備安全性、冷暖氣系統、水管電路系統、屋頂、牆壁、天花、地板、門窗、地基、土庫。另外油漆含鉛量、白蟻、石棉、地氣等，視乎地區及樓宇年份需要而定。若驗屋報告顯示屋宇有問題，可以取消買賣或要求

賣方先行修整或減價，一切妥當，經律師簽訂買賣合約，找銀行申請貸款。如順利批准，銀行會向買方一份估計成交費用表，列明在樓宇交吉時，買家應準備的費用。其中包括銀行手續費、按揭保險費、量地費、律師費、文件審核費、託管費用包括保險費、地稅等項目，是銀行代收的。

交吉之日，簽妥各類文件，便取得鑰匙，正式成為新屋的主人。○若然經過深思熟慮，認為買屋仍是較佳選擇。那麼，在這個星期天，買一份英文報紙，挑選去看「開放房屋」，或打電話找地產經紀，進行獵屋計劃，將理想付諸行動。

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利率低得像二十年前， 當汽油還是那麼便宜……



二十年以前，您可以找到一個第二次房屋貸款，在 6.5% APR* 左右，那時候，您也可以只花六塊錢便裝滿汽車的油缸。不過，那些好日子早就過了，對嗎？錯啦！好消息，本行推出最低利率的資產抵押辦法。您在第一年的十二個月中，無論本來的利率有多高，都只要付 6.5% APR*，此外，爲了節省您更多的錢，我們不收成交手續費。

如果您還在觀望其他銀行的利率而裹足不前，請不要再等待了。時間就是金錢，請立刻就到本行來，洽詢此低利資產抵押辦法。本行克利斯汀·吳小姐通曉國、粵、英語，可回答各種問題。請電：（六一七）七三九～〇四六二


*This APR is a reduced rate and is good for one year. The APR for Lines of Credit using the usual variable rate formula would be 8.0%.


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採訪／鄭明眉 譯／張曉至

布什總統所說經濟衰退已經到底，如果這句話是真的，對那些在月終付出各項費用後錢包還是鼓着的人來說，現在可是購置房產的好時候了。

買房不單要花錢，還要花時間去熟悉各項有關事項，即使你已選定了你的理想金屋，仍然有許多東西要瞭解，找一家合適的貸款公司或銀行借購屋貸款就是其中之一。

從一九九二年一月一日開始有一項針對借貸機構的新法律已付諸實行，此項法律對執照的擁有提出了嚴格的要求。滙通貸款基金會經理蔡先生說：「任何以在貸款交易中收委託服務費為業的人，必須由麻省州政府發給執照。」即所有的貸款機構必須由金融部長轄下的金融貸款部發給執照，同時所有金融機構的廣告必須真實。蔡先生認為這是一個健康的發展，他說：「金融業會更有一致性，人們會更相信我們的廣告。」

在作出投資於房產的決定之後，選擇一個最合適的貸款計劃非常重要。貸款方式中最常見的一種是三十年固定利率貸款，即房主將在三十年中每個月付出同樣數目的款額，當然也可以在任何時候提前付清。

另一種為期十五年的貸款計劃則要求每月付出較高的款額，但付款期可縮短一半，亞裔多願採用這種方式，這也不奇怪，對一個不穩定的市場來說，誰知道三十年以後會出現什麼情況呢？除了要選擇長短不同的貸款期外，你還必須在固定利率貸款與調整利率貸款間作出抉擇。所謂的一年調整利率貸款（ARM）實際也是用三十年付清

的，但它的利率則要根據市場形勢按年度漲落。這種付款方式看起來要担風險，但它的好處是初期利率一般要比固定利率貸款低。

另外，大多數ARM都有所謂的最高年率限度（Annual Cap）與最高終期利率限度（Life time Ceiling），前者對一年中的利率升幅作出限制，後者則限制整個還貸期限中的總利率升幅，最常見的最高年率限度是百分之二，最高終期利率限度則為百分之六。

此外還有一種「兩步式貸款」（Two Step Loan），這種貸款法實際上是固定利率與調整利率貸款兩種方式的結合，其還貸期也是三十年，特點是在開始的七年中它的利率固定不變，七年期滿時則調整一次利率，調過的新利率在以後的二十三年中固定不再變化。

這種兩步式貸款的起始利率比固定利率要低上大約半個百分點，這是值得那些計劃在七年之後賣掉房產的人考慮的。一旦選定了向那家貸款，你就要對上述種種不同借貸方式作出抉擇，當然最終決定並非完全由你作出，還要銀行或貸款公司批准才可。

貸款機構在決定借貸者是否具備資格時要考慮四個基本條件：收入或職業的穩定性、信用狀況、首次付款的數目及該處房產的價值。

收入或職業的穩定性要看申請人在目前的工作位置上的工作史。一般說申請人必須在該處工作了兩年才具資格。有些貸款機構可不要求收入證明就批准貸款，不少辦不出收入證明的亞裔人士就是專找這類公司借貸的。這

類貸款由於其冒險性較大，所收的費用就要比其他種類貸款稍高些，同時不需收入證明的貸款通常也要求申請人付出較高的首次付款。

得到貸款的另一個基本條件是申請人要具備良好的信用史，即申請人的信用報告中要沒有拖欠債務的記錄，如果有的話，就一定要加以說明。

不但首次付款的數量是批准貸款與否的一個重要因素，銀行或房屋貸款公司還要知道用於首次付款的錢是你自己的還是向親友借的，這可以通過你的銀行來證明。

最後，貸款機構還要確定他們出借的款額不高於房屋的價值。因此他們要在最後簽署契約之前給房屋作一次估價。這樣萬一出現貸款人無力償還貸款以致房屋必須拍賣的情況，銀行或貸款公司不致於蒙受損失。

在買房過程中，能否勤於跑腿多作調查幾乎與腰包裏有沒有足夠的首次付款同等重要。也許有人覺得這樣做省不了多少錢。但在今天衰退狀況下，恐怕每個銅板都是頂用的。沒聽人們常說嗎？省下一分錢就是多賺了一分錢。

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房地產特刊

一九九二年三月二十日

購屋良機在此時？

縱觀一九九二年房屋市場

福來德·麥爾撰

張曉至譯

現在波士頓的房價比前幾年低得多，可是為什麼購屋貸款利率莫名其妙地也是多年來最低的呢？低利率可提高購屋者之購買力，即以同樣數目的分期付款可支付較大的貸款，因此在一般情況下低利率是會使房地產漲價的，然而為什麼現在房價還未回升呢？

答案之一：這次經濟衰退與前不同的是它使中產階級嚴重受損，一些購屋者的收入不但沒有上升，反而降低了。房價與收入是有着直接聯系的：收入降低，房價也隨之降低。

答案之二：人們目睹許多人遭解僱失業而覺自身不保，他們變得不願借貸，尤其是大筆的房屋貸款，即工作若不保險，貸款便無人借，房屋也就無人買。

答案之三：我們房地產業的直到最近才覺察到了一個以前未看到的現象，從一九六四年到一九八四年，一幢房子的賣出價約等於買主年收入的三倍，即一個人若有三萬三千元年收入則可買九萬九千元或十萬元的房子，然而在一九八五年前後，人們開始不顧一切地孤注一擲起來了：他們買的是價錢相當於他們年收入四倍甚至五倍的房子，他們有的賣掉了別處的房產，有的賣掉了自己的企業，有的得到一筆遺產，把錢拿來全押在一處房地產上，因為人人都以為房價是只升不降的。

現在我們看到那種隨心所欲大買高價房屋的好日子是過去了，房地產原來也像買股票一樣，你買進以後，那家公司的收入下降，你的股值與收入比率也跟着下降。而房價受的打擊是雙重的

，因為工資收入與房值收入比率二者都下降了。

房價持續低下，但成交數量却明顯上升，但為什麼又有人買房呢？這是因為人們意識到短期的壞事從長遠看或許倒是好事，房地產業若排除了投機因素實際上是個強勁穩定的市場，目前的低利率更使很多人躍躍欲試。我接觸過的房地產商都認為已出現了一股新的首次買主的購屋高潮。在衰退中，有人受損，有人得利，是誰得到好處了呢？是那些因衰退導致的低利率而終於首次有力購屋者，你和你的家人可能也在其中。

現在的買主大多數比我們在一九八〇年代時眼光要看得遠，他們懂得買房並不僅僅是一項投資，它首先是為了個人實際需要，像一個護士在醫院附近買下一幢柏文以取代去別處租賃，或是一對年輕夫婦為

他們不斷擴大的家庭買下一所有院子的郊區房子；或是一對老年夫婦在子女長大後由一處顯得過大的住所遷到較小的居處，我們如今確實又回到了更具眼光，對房地產採取更講究實際的態度的好日子了。

儘管散佈到各地的衰退是從我們這裏開始的，不過當經濟劣勢已蔓延各地的時候，我們這個地區得天獨厚的長處就又顯示出來，大波士頓地區有着那麼多的醫院與高等院校，有一個相當大的靠近機場中心的市中心，有一個廣闊而又相對清潔的公共交通網絡，這兒又是美國最東端的城市，從商業與文化角度考慮都是最靠近歐洲的。

對賣主來說，要他們壓低開價及對形勢採取更切合實際的態度是非常困難的。同樣地，要潛在的買主在市場接近或到達谷底時下決心買房也是非常困難的。實際上人們要具備比以前更大的勇氣去購屋，因為形勢已不像以前那樣人人都樂觀了。雖然貸款利率正處於低潮，但消費者的信心也處於多年來的低潮。如何才能使這兩個對立因素不相互抵觸呢？（利率有助於市場而低下的

消費者信心却有害於市場），這兩種對立因素確實對購屋者造成了壓力，而該壓力是過去的買主不必承受的，不過從我們大波士頓房地產董事會的成交紀錄上看，人們實際上已成功解決了這個問題……他們下決心買了，這些交易雖然都以較低的價錢達成交率則大幅度上升。

下例可以解釋目前市場上的動向及其成因，我們且假定某有意購屋的家庭年收入為五萬元，銀行一般允許人們用收入的百分之二十八支付所謂的「P-I-T」：P即貸款本金，I指利息，T是房地產稅，五萬元收入的百分之二十八是十四萬元，這就是可用來付P-I-T的數額。

我們再設想此家庭有意購買的房子年稅是每年二千元，由於銀行是期待買主遵守法令按時繳稅的，貸款部門會從一萬四千元中減去二千元，剩下的一萬二千元就是可用來付P&I的數額了。

轉第七版。

低收入戶

如何申請房租補貼：？

採訪／鄭明眉 譯／張曉至

房租補貼計劃是由房屋與城市發展部（HUD）撥款資助及由波士頓房屋管理局（BHA）實施的一項住房計劃。它向具備資格的家庭提供租賃私人公寓的資助，此計劃的各項標準也由房屋與城市發展部制定，合乎標準之家庭必須以他們調整後的總收入的百分之三十支付他們應付的租金及屬房客承擔的諸如熱水與暖氣等費用，此房租補助計劃適用於本州各地。

什麼是「房租補貼担保計劃」？

房租補貼担保計劃規定房客可以用高於或低於他們調整後總收入之百分之三十交付房租及其他應承擔的費用，此計劃之担保證書則可在全國範圍使用，至於此計劃的其他方面則與房租補貼計劃幾乎完全相同。

哪些人具備受資助條件？

一個家庭是否具備資格在於他們收入的高低，房主必須自行尋找房客。波士頓房屋管理局並無現成的合格房客的名單資料，房主還應該遵守法律規定的合理住房要求。

此計劃將支付給房主多少費用？

此計劃付給房主的就是房租補助部份，即公寓租金減去房客所付租金（通常為其收入的百分之三十）之差。

什麼樣的公寓可為此計劃接受？

波士頓房屋管理局要檢查房主自定的房租標準及公寓的狀況後決定批准與否，房租應不超過房屋與城市發展部所規定的限度，並且應與附近同類公寓的租金相仿

此外，該公寓必須通過基於麻省環境衛生法規的檢驗及必須安裝有效的烟火探測器。

具備資格的家庭要遵循哪些步驟？

當申請房屋補貼者在等候並將獲得證書時，他們應參加此計劃的簡況介紹會以瞭解此計劃之內容，在那裏他們先會得到如何可找到一個符合規定的公寓的指導。領到證書後，他們還會得到一包針對諸如住房方面的歧視與含鉛油漆毒害等問題的有關資料，然後有人會指引他們到市政府大樓五樓的房管局房屋查詢室與九樓的市區住房辦公室（Metro-list）取得現有公寓一覽表。房租補貼計劃下的公寓出租手續

當某房主的公寓被一具備資格的家庭選中時，他先要簽署一份「租約批准申請書」。房管局則將對該公寓實行上述兩項檢驗。如果檢驗通過申請獲准，房主與該家庭即可簽署租約，房主還要與房管局簽署一份「房屋補貼合同」（Housing Assistance Payment Contract），此舉旨在保証房主收到房租補貼與其他有關費用的補助。

房管局會否介入房主與房客的爭執？

在租約有效期間如果房主與房客發生爭執，並且任何一方要求協助，有關房管分局會盡量出面調停，如調解無效則爭執雙方可到波士頓房屋管理法庭尋求判決。



社區文娛活動一覽

學習講座

中國養生學

波士頓東西生命科技研討會舉行「中國傳統養生學」講座
時間：四月四日，星期六，上午十時至十一時半
地點：麻省理工學院六六一一〇教室
內容摘要：
北京外語學院法語系畢業，比利時學習文化人類學的劉承恩先生，自幼對中醫、針灸有興趣，曾在北京市科學技術學會針灸班、耳針班進修。

劉先生是在次演講中，將談及養生學概念、發展歷史、道家哲學及中醫的方法論、生命論。且將談到體育療法（如：氣功、太極拳、道功等），和具體的養生法（如：養血、養氣、養皮膚等）。

查詢：潘台春六二五—六八三二
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※最近並增設輔導員一職，專人幫助各位同學解決有關學業、生活及職業上各種問題及提供各種免費服務。
※通常安排各名大學生或公司學作課餘兼職輔導。

「白天班」逢星期二至五上課，每天兩小時：上午八時半至十時半；下午一時至三時，每八個星期收費一百三十元。
「夜間班」逢星期二、四上課，每晚兩小時：下午六時至八時。

有意就讀者請親到華美福利會報名或請電四二六—九四九二詢問。
地址：波士頓華埠泰街九十號
※此外，華美並舉辦英語入籍班及大赦人士免費英文班，歡迎報名查詢。

從移民到公民

全美華人協會波士頓分會為慶祝十四週年紀念，特邀請前麻州檢察部民權組主任李美華演講，講題：「從移民到公民」，當晚並備有舞蹈歌唱表演、卡拉OK及舞蹈等。日期為四月十二日晚七時，門券會員五元，非會員八元，另有名譽贊助票及商業機構贊助票，查詢請電潘富源：二二六—五〇九。

買屋須知

近數年來，由大陸及香港移民僑胞逐漸增加，而大多數新移民均是一家幾口齊來，經數年後便有買屋之需要。一般僑胞常因語言的隔膜而未能找到適合的房屋。中華公所有鑒於僑胞的困難，特商請何倩雲律師及廿一世紀營業公司代表陳文偉先生，免費主講及解答有關買屋的過程及法律上的常識。歡迎各位僑胞踴躍參加，現定於一九九二年三月卅一日（星期一）下午二時至四時在中華公所會議廳舉行，座位有限。僑胞如有興趣者，請來中華公所索取入場券（憑券入座），查詢：五四二—二五七四。

教育

實習獎學金

美華協會將頒發五個一千五百元的獎學金，為在首府華盛頓國會辦公室或政府部門暑假實習課程（Internship）的學生們獎勵援助。凡美華協會會員子女或已得實習機會者可申請，截止日期為四月十五日。

美華協會徵文比賽

為提高美華青年對美國政治的關注及認知，美華協會將舉辦徵文比賽，題目為：「我對總統大選及美國政治體系的觀感」。文章以英文書寫，八百至一千字，年齡九至十二歲華裔青年，截止日期：五月廿二日。

美華協會暑期實習課程

美華協會於本年暑假提供大學生一個學習政治行政的實習機會，實習學生將協助該會收集對亞美專題有關的行政資料，出席公聽會，撰寫國會証言，與各草根組織聯繫及研究工作等，實習課程最少十星期。以上各項查詢電話：（二〇二）二二三—五五〇〇，地址：Ann Law Organization of Chinese American
2025 I St., N.W.,
Suite 926
Washington, DC 20006

廣東夏令營

根據全美華人協會波士頓分會一九九一年與廣東省僑辦達成合辦華僑、華裔學生夏令營的協議，華協波士頓分會將繼續在廣東省廣州市天河的中國語言文化學校舉辦一九九二年大波士頓地區華裔子女廣東夏令營活動。今年的夏令營擬於七月十四日開營，為期十五天。凡年齡在十五歲至十八歲的在校高中學生、大學生和研究生以及剛畢業的學生均可從本消息見報之日起開始報名參加，報名截止日期為一九九二年五月卅日。

夏令營將幫助學員學習中國文化、歷史和語言，遊覽名勝古跡、城市和经济特區，參觀工廠，瞭解中國現狀、風土民情，組織學術講座、尋根訪祖和結識新朋友。其詳細內容包括：
—學習漢語（普通話）會話、書法、美術、舞蹈、歌曲、武術、烹調和中國地理、歷史概況
—參觀工廠、農村、學校等；
—遊覽風景名勝；
—回祖家尋根訪祖；
—同內地青年學生座談、聯歡等
夏令營學習期間的學費、食宿費、遊覽參觀等全部費用為美金三百元，國際旅費自理。夏令營結束後，如學員要求自費旅行，另有多條旅遊路線供選擇。
查詢報名及索取資料請洽：
①潘富源：電話（六一七）二二三—一六五〇九，電話傳真：（六一七）二二三—一六五〇九

中文書法及國畫比賽

中華表演藝術基金會及牛頓中文學校合辦的青少年中文書法及國畫比賽截止日期為四月十五日，比賽分四組：凡中文學校學生分六至九歲、十至十三歲及十四至十七歲各組，另非中文學校學生無年齡限制。查詢：譚嘉陵二二五—八一九五。

國立美術館實習獎學金

首府華盛頓國立美術館為少數裔族提供三個九二/九三學年的實習學位。實習期為九二年九月十四至九三年六月十一日，資助金一萬四千元。
申請人必須在九二年九月前持有大學畢業文憑，截止報名日期為四月十七日。索取申請表格，請函：
Amy McCampbell
Academic Program
National Gallery of Art
Washington, D.C. 20565
電話：（二〇二）八四二—六一八二。

影視音樂

中國大陸電影回顧

美中心人民友誼聯會將放映一系列中共早期製作的政治色彩電影。
四月廿日：猴釣魚（一九八四）
，動畫片
，猴王（一九六一）
四月廿八日：青春之歌（一九五九）
四月十日：猛龍沙（一九六一）
四月廿四日：李雙雙（一九六二）
五月九日：天山的紅花（一九六四）
五月廿二日：紅旗運河（一九七〇）
電話：四九一—〇五七七，
地址：
720 Mass. Ave., Cambridge

中國遊記

美中心人民友好協會將於三月廿七日放映一輯中國遊記錄影帶，包括杭州、黃山等景色。時間晚上七時半，地點：劍橋市720 Mass. Ave., Cambridge
查詢：四九一—〇五七七。

黎明演唱會

（本報波士頓訊）香港歌壇超級巨星黎明，將於四月二十日蒞臨波士頓演唱一場，陪同一起前來除了樂隊外，還有近期得最有前途新人獎歌星劉小慧，及唱片歌星 Face to Face 姊妹花作特別嘉賓演出。

是次演出由波士頓華人政治促進會主辦，目的是籌募活動基金，以作參與華裔美人發展政治力量之各項活動，推動政治公民教育，爭取權益，為華人和社區服務。

黎明是近期紅得最快的歌手，是萬千少女的偶像，白馬王子。並且在港台「十大中文金曲頒獎禮」上取得「九一年唱片銷量大獎」，而劉小慧及 Face to Face 則曾在演唱會上，唱出其最新大碟之歌曲。
演出日期：四月廿九日
地點：波士頓
Berklee Performance Center,
1140 Boylston St., Boston
時間：晚上七時三十分
門票分六十元、四十五元、卅元
售票處：
華埠東方文具唱片公司
（六一七）四二二—〇一貳三
三登八—六二叁八
Berklee Performance Center
Ticket Master
（六一七）九三壹—二〇〇〇

其它

婦女會籌款晚宴

波城華埠婦女會定於四月廿七日晚六時於華埠龍鳳酒樓舉行籌款晚宴，歡迎各界購票參加，

票價三十元。查詢請電曹女士：五四二—二五七四。

東埔寨新年

東埔寨雙語支持小組將於四月十日慶祝東埔寨的新年，欣賞傳統舞蹈與食品，時間為六時至十時，地點：波士頓國際中心（287 Commonwealth Ave.）
報名查詢：
Smith Peon：八八九—二七六〇
Sundara Som：二八六—三三三三
Davy Um Heder：七七一—七一一一

春假四天暢樂遊

華人前進會舉辦春假遊，地點包括華盛頓DC、費城、新澤西州、紐約等。遊覽名勝地方如首都林肯紀念碑、國會、各博物館、印銀紙廠、白宮、費城的自由鐘、錢幣廠、獨立宣言大堂、八百洋購物中心、賭城、紐約的世界貿易中心、華爾街、唐人街等。
日期：一九九二年四月十八日至二十一日（星期六—星期一）
費用：雙人房，每人\$二六八，小童（與兩大人同房計）每人\$一五〇。
費用包括：三晚豪華酒店及來回巴士車費。
如有興趣請於辦公時間內，致電或前來本會報名。電話：三五七—四四九九，地址：林肯街一六四號二樓。

糧食派發

日期：一九九二年三月廿六日，十時半開始，派完即止
地點：華美福利會
申請資格：華埠居民
低收入家庭
登記證明：全家工人咭、綠咭
全家之收入證明或醫療咭、領取政府福利證明
電費單、煤氣單或租單
換新咭：四月中

歡迎讀者投稿來信

血肉模糊的美國經濟

潘曦

近年來美國經濟情況愈來愈壞，失業人數愈來愈多，看來已不是景氣的起伏問題，而是關係到經濟架構的問題。

儘管去年波斯灣戰爭大勝，但也難於掩蓋衰退的緩慢進展。去年二月布殊總統的聲望從獲得百分之八十六的人民支持，下降到今年一月的百分之四十四，這說明民衆對經濟的失落，帶來對總統的失望。

目前美國經濟的不妙情況

(一)聯邦政府赤字直線上升，從一九八九年的一千五百三十二億元到一九九一年的二千六百八十七億元。估計九二年可達三千五百二十億元，四年內增加了一倍。

(二)失業人數不斷上升，在九一年底失業率達百分之七·一，為八百九十多萬人。

(三)房屋建築劇降，八九年建築房屋達一百三十七萬六千棟，九一年已下降至一百零一萬五千棟。

(四)無家可歸者人數從二十三萬人增至超過一百萬人。

(五)反映美國經濟的六大支柱行業，情況非常不妙。

(六)地產業——商業樓宇市場可說全盤崩潰，由於八〇年度樓宇過度發展，商業衰退又突出，惡劣形勢仍在持續。

(七)零售市場——九一年零售店宣告破產已有一萬七千三百一十五間，預料九二年再會破紀錄。有一百三十三年歷史的美國最大零售企業之一的梅西公司已宣佈破產了。

(八)旅遊業——航空旅遊業衰退嚴重。在十大航空公司中，已倒閉的有泛美等三家公司，旅店入住率降至百分之六十二點三以下。

(九)銀行業——壞帳嚴重，銀行紛謀策劃合併，以解困境。估計九二年銀行業尚要裁十萬人。

(五)汽車業——美國經濟的大支柱，由於面臨日本車挑戰，節節敗退。通用、佳士拿、福特三大公司內難重重。北美洲今年估計可產車一千三百六十萬輛，但外國車佔了一半。通用汽車公司宣佈裁員七萬人，關閉二十一間工廠，是七五年以來所遇的最沉重打擊。

(六)保險業——今年能賺錢的不到百分之十。

(七)布殊總統重外輕內。對國內經濟情況估計不足，美國人民大多認為布殊對當前衰退應負很大責任。

(八)龐大的國防預算，使赤字居高不下，九二年財政預算為一萬四千五百億元，而國防預算即達二千九百五十二億元，佔預算百分之二十以上。

(九)消費能力不足是衰退的重要因素。美國這一個以市場主導的消費型經濟，消費增減成為經濟盛衰的主要標誌。經濟學家認為經濟萎縮乃由於消費信心不足，而實際上衆多的人失業，又何來消費能力？沒有消費能力又何來信心不足？

(十)美國對外貿易入超，年來美國對外貿易逆差達一千億以上，其中對日本即達四百億元以上。去年中國大陸對美貿易的順差亦達一百一十億元。由於美國產品質量不佳、價格高，外銷能力低，無法與他國抗衡。

美國汽車向執世界牛耳，然而近年來日本汽車已佔有美國市場百分之廿六以上。美國政府把貿易入超責任係由於某些國家設置貿易障礙不肯開放市場。未有實行自由貿易政策所致。其實美國產品質量無法抗衡才是主要因素。

(十一)稅制不合理。低收入負擔沉重，聯邦收入又減少，地方稅制也入不敷支。本來徵收個人所得稅是公平和進步的稅制，高所得者稅率應較高。然而，美國有些州如德州、內華達州，就沒有所得稅。徵收高收入的人可以把他的高收入轉至免稅的州，就可以逃避了所得稅。

收入多的人，逃稅的辦法也愈多，稅源如何不枯竭？而且各地銷售稅率高低極不一致，做到人民負擔時輕時重情況，極不合理。

(十二)銀行業病入膏肓，銀行是經濟的靈魂，對於調劑金融起着重要的作用。近期銀行業由於出現舞弊圖利，作過多不當的貸款，結果使銀行呆帳太多週轉不靈，以致倒閉，美國歷史最悠久的花旗銀行也陷於嚴重虧損。

(十三)貧富過度不均。美國經濟大亨，收入薪水高得離譜。如通用汽車公司首腦年薪還在二百萬元以上，而公司本身却嚴重虧損。美國卅家公司總裁平均收入為三百二十萬元，而美國同樣公司平均為一百一十萬元，德國、法國為八十萬元、日本為

五十萬元。相比之下，美國為日本的六倍。再看全美收入最高的十名人士：時代華納公司二位總裁年薪拿到九千九百六十萬元，第二名REEBOK鞋公司總裁是三千三百三十萬元，而美國同時每日有二千六百人失業，美國大公司首腦和普通工人工資相距三十四至一百倍，如此打擊低薪工人士氣，又如何說得上提高產品質量？

美國總統布殊九二年初在國內咨文中聲言，要擺脫經濟困難，並採取了削減國防開支五百億元（平均每年一百億元），增加個人免稅額，即每一個孩子免稅額增加五百元，即今後每年每個孩子可享受二千八百元免稅額，使數百萬人受惠。削減投資利潤稅，以刺激工商業的投資等等。然而，國會將否通過布殊方案，還是未知數。

一葉可知秋，美國經濟如何始能擺脫困難，迄今未見有令人信服的答案。

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Canada

Belgium

Japan

England

Georgia

Wisconsin

South Carolina


Pennsylvania

Massachusetts

HRIS Assistant

This energetic self-starter will be responsible for maintaining and updating the Human Resource Information System (processing salary actions, terminations, new hires, etc.), creating and generating HRIS reports, and providing administrative support. High school education is required, along with 2+ years' secretarial experience, preferably in a human resources environment. Extensive knowledge of Harvard Graphics, Lotus and WordPerfect 5.1 is preferred.

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如果您合格的話也許在您填繳所得稅報告后您可以少交所得稅或者政府會寄回您一張支票,即使您不須要交所得稅,您仍可得到EIC方式的補助。

另外還有一個辦法得到EIC方式的補助,就是由您的僱主每年付您薪金時加在您的薪金支票中。

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紐英倫唯一雙語報紙

Personnel Officer

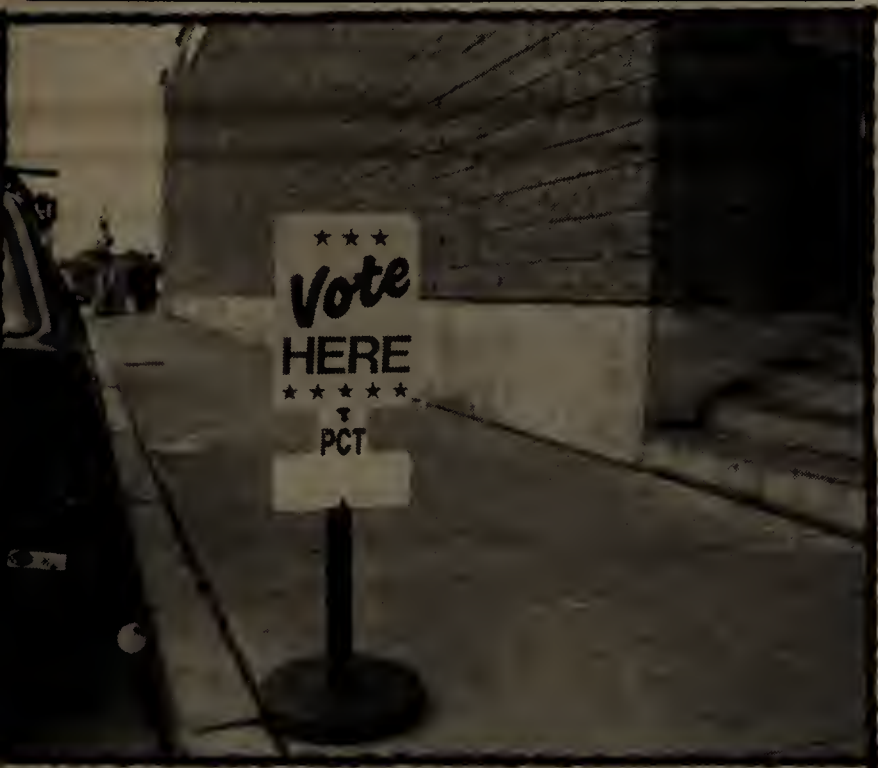
The Massachusetts Department of Education is seeking an individual to monitor the medical leave process, administer the life and health insurance program, implement and monitor the worker's compensation system and implement and provide technical assistance on the employee performance review system. Must have a minimum of three years experience in personnel work or a combination of experience and appropriate education. Prefer previous experience with and knowledge of the principles and practices of employee benefit administration, strong oral and written communication skills. Salary \$28,400-\$37,965. For application call (617) 770-7335. Deadline: March 24, 1992.

An Equal Opportunity/Affirmative Action Employer

BROOKLINE PUBLIC SCHOOLS ADMINISTRATIVE VACANCY SPECIAL POPULATIONS COORDINATOR

Work directly with special population students: at Brookline High School on diverse vocational and academic choices in preparation for job and post-secondary placement; at 7/8 grade to insure smooth transition to BHS and to identify technical aptitude. This position is federally funded. **Qualifications:** Certification and/or vocation approval in subject at the secondary level and 3 years' experience in related work, certification and/or experience in special education programs which deal with special populations or at-risk students, such other qualities and qualifications as deemed appropriate by the School Committee. **Terms of Employment:** For year one of three-year grant, this position will begin in the spring and include six weeks of summer. The per diem rate will be based on the teachers' salary schedule. This position requires flexible time. In years 2 and 3, the expectation is 182 days, with some flexibility. **Deadline for filing:** April 6, 1992. Please send cover letter, resume and references to: Mrs. Evelyn Lerman, Acting Director of Personnel, 333 Washington Street, Brookline, MA 02146.

An Affirmative Action/Equal Opportunity Employer



BROOKLINE RECREATION DEPARTMENT Seasonal Openings Swimming Pool Lifeguards and W.S.I.

Qualifications for this job include: current Water Safety Instructor; current Lifeguard Certification; current Cardiopulmonary Resuscitation - Basic Life Support Certification; and current Standard First Aid.

Bus Driver

Qualifications for this job include: current Massachusetts Registry of Motor Vehicles or Department of Public Utilities School Bus Driver's License (C.D.L.); and a copy of Registry of Motor Vehicles driving record for the past three (3) years.

The above-mentioned part-time and full-time positions are available June 22, 1992 through August 21, 1992. Salary determined according to experience and education.

Golf Course Starters and Rangers

Salary determined according to experience and education. Part-time positions available March 30, 1992 through November 30, 1992.

Assistant Recreation Leader - Seasonal

Salary determined according to experience and education with a maximum of \$7.67 per hour. Positions are available June 22, 1992 through July 31, 1992 and June 22, 1992 through August 21, 1992.

For all of the vacancies described above: job applications are available by contacting the Brookline Recreation Department, Lynch Recreation Center, P.O. Box 713, Brookline Village, MA 02147. For more information call 617-730-2083 today. These seasonal positions will be filled quickly so do not delay! Applications will be accepted through March 27, 1992.

AN AFFIRMATIVE ACTION/EQUAL OPPORTUNITY EMPLOYER

公開來信

回答 雙語教育中的 國語教學

回答朱偉憶先生對雙語教育中的國語教學

很感謝朱家長對雙語教育的關心。近年來，說國語的華人學生一年比一年增加，而從事雙語教育的教育人士也對此現象非常重視，並盡量採用廣東話及國語並重的方式，使學童更能早日適應新的學習環境。單指本校的教師及助教，他們都能操流利的廣東話及國語，在教學及與家長交談時都能夠清楚地溝通。特別是面對幼小的學童時更細心地用適合他／她的語言解釋課程。除此之外，教師們也化時間在電話上接觸家長，使家長們了解他們子女於雙語教育課程。我們很歡迎你能抽空參觀楷德小學，並與教職人員傾談學生們的學習情況。請來電：五六七—四一九四。

何少華校長

中英文雙語教育

家長會

最近波城公校雙語學童面臨三管齊下之壓力：

1. 麻省教育法例修改議案阻止學童認識其本身歷史及語言文化。
2. 韋德省長之教育改革動議未有顧及多種語言文化背景之學童需要。
3. 費林市長將九二至九三學年之經費預算減縮，會嚴重影響雙語學童需要。

教育乃是兒童順利成長之主要渠道，任何有關教育服務之提供應按照社會需要而擴展，削減教育服務將令成長中之學童失去教育成才之機會，相對亦危害社會之發展。

現今在各行各業之領導人材，在政治、經濟及科學方面有貢獻之人士，因具有良好之教育基礎，才有進身其本身行業之機會。教育是長遠投資，亦是延續社會之工具，削減教育服務將影響未來社會之建設。

回顧美國建國以來在短短三百年間能成為世界強國、領導主流，皆因其能善用各國移民之教育成果，而且在開國之初力倡教育，而麻省更是公立教育之先驅。雙語教育服務早在六十年代已在麻省推行，當時尚未為聯邦政府支持，而波城公校重視雙語教育則是麻省之冠。在一九七九年波城公校校務委員會正式簽署並執行劉氏方案，細列條例保障雙語學童之教育權益，當時馮甄若素女士亦為執行委員，作為監督之責。

所謂十年樹木，百年樹人，希望大家對掌政人士強力要求正視教育，不要用改革為名或經費不足為藉口而忽略學童之需要。任何削減教育服務之建議皆漠視前人創業之艱辛，以一己之私見破壞教育源流之延續，削減經費即削減教育服務，削減教育服務即削減學生教育成材之機會，亦即削減其對未來社會之建設。如此一來，美國如何與其他經濟強國作公平競爭？

重視教育不單是家長教師之要務，更是行政決策之責任，故此各階層如校務委員、市長、各區議員、省長等在其作出決定前必先要知會其所代表之民衆，而聽証程序則是接觸民衆之途徑，故此希望各方面關心公校教育的人士會同家長教師：

1. 出席三月廿六日星期四之聽証會及十二月時在省府之示威行動，為雙語學童爭取學習其本身歷史文化之權利。
2. 要求省長之教育改革正視多種語言文化背景之學童需要。
3. 要求校務委員會體恤學童需要，加強各項教育服務，否決削減經費之建議。

馮甄若素

再談投票

最近，我們稍為留意一下電視、報紙的新聞報導，不難發現有不少的時間和篇幅是講有這麼七、八個人去競選下一屆任期四年的美國總統。民主黨的好像有五位之多，而共和黨也有兩位，包括現任總統布希在內。他們各唱各調，時而發表政見，時而互相辯論或攻擊，目的是要選民相信他們的一套，為爭取選票，入主白宮而使盡渾身解數。

作為一個華裔美國公民，我們應否關注這四年一度的美國大選呢？答案可以說是肯定的。最近，聯邦民權委員會提出了由八九年開始進行調查的資料顯示：亞裔（包括華裔在內）普遍受到不公平的待遇，在就學（受教育）、就業、福利和獲得公共服務等方面經常吃虧，是各種偏見、歧視、暴力的受害人。特別在現時，美國的經濟衰退，更加令我們普遍不受尊重的地位雪上加霜，更容易地受到直接或間接的打擊和影響。諸如：失業率偏高、語言障礙、就業訓練、工作環境和居住環境、社會治安、以及醫療治療費用（保險）等等，每件都是令人傷透腦筋的切身利益的大問題。

既然我們的處境是如斯不容樂觀而亟待改善，所以，我們就一定要參加選民登記，參加投票選舉，務必選出能夠改善我們處境的公職人員，在參與主流的政政治運作過程中，促進和推動各級公職人員切實地，一步步地去幫助解決我們各種各樣的難題和不公平待遇，這樣我們才能有希望獲得更好的生活品質，才能有希望獲得更美好的未來。

為了提升華裔、亞裔在政治力量的低矮形象，為了使政客務必正視我們的處境和要求，我們應當仁不讓，責無旁貸地參加選民登記和投票選舉，去爭取自身應有的各種權益。

張福全

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齊心協力 清潔華埠

四月廿五 人人有責

波城華埠清潔日已由市府訂為四月廿五日(星期六)，我們深信華埠的環境可以保持清潔，如果每個居民、商戶、團體、遊客、購物者都盡其份內的責任，不但自重自己的行為，也要勸告旁人及鄰居守法，不要隨便拋放垃圾。每年清潔日給大家一個好機會，互相勉勵，提高華埠自尊地位。

美化委員會很快就要送傳單、貼海報、徵義工，為此清潔日將作為一個空前最大的運動，把大街小巷掃洗，清除久堆之垃圾，還要募捐各種食品為義工的午餐。

過去數年，華埠街道清潔水平早已有了相當進步，垃圾堆已日漸減少，各門戶也少見垃圾袋。往年參加清潔的義工，應該對此成績感到欣慰和自豪。因為清潔日只是每年一次，事實證明，熱心人士同心協力對華埠的清潔已作出很大貢獻。

主辦這次清潔日的機構是、波城市府屬下的有關部門、南灣社區議會、紐英崙中華公所、華經會、華埠美化委員會，其他支持的團體、單位，已經註冊的包括華人佈道會、省府中央幹線辦事處、查理城高中雙語部、佳德小學、哈佛根德小學、昆士小學、廣教學校、IPM滅蟲公司、麥當奴餐室、紐英崙醫院、昆士社區議會、華人天主教堂、所物銀行、華人醫務中心、華人青年會、達扶大學等。

華埠美化委員會是由一群對該主題有心得的志願服務人士，在一九八六年組織而成，並以義工態度服務華埠，從沒有受過金錢或物質上的報酬。每年清潔日和經常分發的教育性傳單、海報及所有材料，都是由會員向各熱心機構募捐所得，以利工作進行。

。本會歡迎新會員，以增進工作方針，以增新的構思來改善華埠商業，收垃圾及住戶拋棄廢物的現行制度，有意提供意見及貢獻新構思的，請與阮陳金鳳聯絡，電話：六一七、四四九、一八四九。

華埠清潔日

日期：四月廿五日(星期六)。
時間：上午九時至下午一時。
聚集地點：比珠街夾夏利臣街所物銀行前。

聯絡人：曹李慧端。
電話：五四二、二五七四。
誰應參加：華埠居民、商人、工人、客人及關心人士。
工作：掃拾垃圾、清潔街巷及牆壁。

參加者有飲食招待，報到時請拿餐券。免費泊車，華盛頓及板街停車場。

注意清理溝渠及隔油器

美化華埠委員會繼續開會進行鼓勵熱心義工來參加四月廿五日的清潔運動，最近波城水務及溝渠處報告華埠內狀況繼續顯示進步，其優良成績是歸功於各食物店及餐館的合作精神，能欣賞水務處工程一年來對華埠的特別關心。這種互相尊重，是進步最大的因素。自一年前水務處將華埠所有溝渠作大清理過一次後，溝渠去水滯塞及其連關的問題發生的次數大大減少。

現在水務處要預先感謝大家繼續參加本年華埠清潔日，在四月廿五日晨，該處有清潔溝渠機(藍色)到場工作及示範，請大家見識及不妨向該工作人員諮詢。

在本年四月間是華埠內隔油器一週年檢查期，該處職員將依法到每間食物館檢查隔油器有無經常清理，看隔油器記錄部的記載是否清楚。如有諮詢，請與其監督 Gene Favret 或職員 Mike Darcy 及 Jim McKay 聯絡，電話三三〇、一九四〇〇、五五三。

華埠簡訊

家長儘早替孩子選校

為確保子女有更大機會進入選取的波市公校，家長應儘快進行申請。

幼稚園第一期選校註冊由三月十六日至四月廿七日，第二期由四月廿八日至六月五日，幼稚園低班年齡以九月一日滿四歲為準，高班五歲。

凡第一至第十二年班學生註冊日期如下：第二期三月十六日至四月廿七日，第三期四月廿八日至六月五日。各分區查詢電話：

北區：三三八、五七八九。
東區：二八二、六〇三一。
西區：三二五、五五七一。
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梁均培伉儷

八十大壽暨超金婚大慶

波城華埠桃園餅家東主梁均培與夫人梁陳銀瑞於本月十二日假座龍鳳酒樓舉行八十大壽暨超金婚大慶。前來祝賀的有其子、

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翻印必究



鍾倫納博士談華人參政潛力。 —陳小慧攝

華人參政潛力

——陳小慧——
在三月十二日的華人政治促進會例會上，鍾倫納博士討論麻州華人參政的潛力。鍾倫納述華人參政歷史其實不淺，以前華人的政治參與，以華埠為中心，僑領財雄勢大，而且得到僑胞的信任與支持。若論政策，則有點阿Q精神，他們花錢花時間助選，但却不管政綱，民主黨也好，共和黨也好，一律支持，但政客却不了解社區的需要。鍾說這種傳統的志在搞關係的運作模式並不化算，特別隨著華埠人口增加分散，需要更多更複雜，僑領發現舊式參政的影響力非常有限。

據九〇年的人口普查統計，麻州華人人佔五萬三千多人，假如州眾議員一百六十個席位為每三十萬七千六百零三人便有一代表的推選，他以為華人應得到一席位。華裔人口分配不限於華埠，但華埠及南端區仍為華人最高的集中地，他認為假如選區重新劃分能將華埠及南端聚合為一選區，華人當選的機會也相應增加。

另一點值得留意的是華埠已不再限於華裔人口的聚居及營商，現時華埠大概有一半的生意由越裔經營，他們與華人的傳統及生活需要非常接近，他們在華埠經營，也將其他的亞裔帶到華埠。從參政影響力而言，如能團結所有的亞裔，效果便更大。

鍾指出除了人口增長外，華裔在教育水準及機構的組織與美國社會主導運作形式及態度漸越接近，亦顯示着一股新的參政潛力。他說近年冒起的所謂廣東話的領袖現象，大多為普通的移民或留學生，有一定的教育水準，高度都市化，有野心，他們不信共產，也不信三民主義，弱點可能是太年青，缺乏人事關係。

在政治參與策略上，鍾建議政治組織應制定一套完善及整體的策略，在決定支持候選或政黨時，考慮到政綱及政績才作出回應。其次是注意遊說工作，關心凡對亞裔有影响的議案而採取行動，在不同政治層面上作出參與。

雙語教育：承第一版

現實情況是，雙語教育學生在各分區都是全市學生的少部份，現時麻州雙語學生佔全州公校學生比率為百分之四點五，而且極其分散，亦即是說，在各市的政府內根本沒影響或遊說力可言，一旦失去州法律的保障，雙語教育機會更岌岌可危了。

據麻州公立大學紐英崙多元文化中心（嘉芙·華舒 Cathy Malachuk）的統計，麻州公校平均每年每學生的費用四千九百〇八元，而雙語學生平均費用為四千六百一十八元，雙語學生較低的平均費用主要是通常雙語老師有較低的年資，故薪金平均也較低，而且雙語學生一般班人數較多，雙語教育對政府其實不是一項額外的負擔。

支持雙語教育的波士頓眾議員紐臣·密斯（Nelson Merced）對付反雙語教育議案的策略其中一方法是如將葛洛狄的議案「擱置研究」，凡議案擱入擱置研究，即是避免該議案在議院內辯論的機會，使其得不到議員的考慮。另外，自去年他聯同各雙語教育支持團體成立了「雙語教育聯盟」，工作是搜集有關雙語教育的好處的實証及資料，從而打擊那些保守派議員以觀感或個人理解對雙語教育所下的判斷。該聯盟最近製作了一部錄影帶，以真人真事現身說法雙語教育對他們的幫助又成功的例子，宣揚及教育廣大民衆對雙語教育的重要的認識。

現就讀查理士頓高中雙語課程的梁小鳳說初來美國，家住昆西市，進行昆西市高中的普通課程，兩個月來無法學習，後來搬到波士頓查理士頓高中的雙語課程，發現自己的學習進度甚快。另一位同校同學吳博亮亦極之反對取消雙語課程，他說從中國移民到美國，英文基礎不太好，雙語課程不但對學習有所輔導，但周圍華裔的同學及老師對他適應美國新生活及認識朋友也很有幫助，不會感到孤立。他們均表示有信心在第十二年級將走向主流教學，作好準備適應升大學。

關心雙語教育者，附加英語聯盟呼籲除致信給州議員表示意見外，更可在三月廿六日下午一時州政府B-1室的公聽會上作陳詞，及參加州政廳前的示威抗議。查詢可致電：三三〇、九六三三〇（Tom Louie, English Plus）。

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下期舢舨於四月三日出版，稿件及需翻譯的廣告於三月三十日截止收件，敬請注意。

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州長韋特 委任十五人 亞美委員會

麻州州長韋特於三月三日正式委任一個以州長太太羅鳳鳴為主席的十五人「亞美委員會」，提供州長有關亞美社區的諮詢顧問，如對亞美社區有關的利益、教育、廣大有關亞美裔的獨特文化特色及促進與亞洲國家的商業聯繫。

十五人代表中，也包括韓國、日本、印度、寮國、越南、柬埔寨及華人各裔族代表。華裔代表佔三人，分別是蔡世明、黃紹元及胡查爾斯。

州長代理秘書百達·曼力(Brad Mannick)說委員會成員以沒有通過正式的甄選過程，亦沒有明確解釋如何得到成員名單，有否進行面試或審查。曼力說委員會暫時並未決定開會日期，也沒有任何討論議題及方案，各成員可向主席羅鳳鳴提交建議。委員會規定會議日期，每年內最少有兩次會議。該委員會純粹諮詢顧問性質，毫無行政效力。

華裔會員之一蔡世明現職波士頓市府評估助理，為應屆中華公所英文秘書。是麻州華人共和黨委員的聯合主席，九〇年韋特競選州長時他曾大力支持助選。他曾對本報表示他會將韋特州長的行政原則向華埠社區介紹，並將市民關心的問題轉告州長。

黃紹元為哈佛大學教授，也是美國化學協會的主席，波士頓中華文化協會主席，黨籍是共和黨。他說不知道自己為何被委任，但相信該委員會會有一定的影響力，他推測委員會將對經商及教育方面提交建議。

民權聯絡員：承第一版

除聘請了嚴華達為民權聯絡員外，也協助了勞奧市招聘了兩位東裔雙語警員。(勞奧市東裔聚居人口佔全國之冠，約有三萬人。)

卅八歲的嚴華達對於警方的意見是：作為維持公安人員，理應大公無私，個人的偏見應留在室內，而不應用到工作上。但事實往往與理論有所違背，他記得八四年在雷市高地街駕車經過見一東裔夫婦車子被一白人男子迫停到路旁，白人男子將東裔男子從車上拉下，以墨球棒襲擊，嚴上前問過究竟，白人男子叫他少管閒事，即使後來警方到場，除圍觀人群驅散後，沒有落案便讓那傷人的男子逃之夭夭。

嚴現時職責的一大部份是向警方進行教育及訓練工作，特別是在雷市及勞市。向警務人員解釋東裔的文化及傳統背景，在社區內如何接觸及了解他們的需要，充份發揮警民合作。在對付亞裔幫派問題時，得以適當途徑處理及調查。

嚴的另一任務是向東裔居民灌輸民權的知識，使其得到應有的保護。對於亞裔傳統對司法及執法人員的「敬畏」逆來順受，再加上東裔會受共產高壓政府的迫害，嚴說向他們灌輸民權的概念並不容易。他們一般埋怨自己的機運；又或自己的言行打份惹人嫌疑。嚴說要他們認識每個人享有的民權，可以維護自身的利益，也可叛逆警方無理對待或要求。這需要長時間及持久地進行，他說一般人不要這方面的教育，直至事情發生到自已或親朋身上才開始關心。除了編製東語的民權資料外，他也與雷市及勞市的社會工作及服務機構人員聯絡，希望通過他們進行外展工作。

嚴有志於司法工作，他說可能與他「不能容忍沒公理事情」的性格有關，早於九年前在東埔寨，他還是法律系第一年的學生，志願是成為刑事律師。共

九年前，東民不斷湧入雷市，除安居外，今天的雪利道，除了大部份的東裔家庭外，更有東裔開設的雜貨店、錄影帶店、衣服、飾物店、餐館、診所……對東裔的種族仇視罪行如口頭咒罵、燒郵箱、擲破玻璃窗、襲擊以致縱火的事件也間斷斷的發生着。在八七年平安夜，凌晨二時，他顛抖的站在街頭目睹一東裔家庭的房子被焚，當時他想，在這個溫馨和平的節日，竟有人做出如此冷血的行為，他知道容忍與沈默已不是最佳的對付辦法。兩週後，他號召區內居民到街上遊行示威，從市政廳走到被焚的房子，第一次向鄰居表示他們已受夠了。

塔美士獎學金：承第一版

後來由當任中華公所主席陳毓璇提議，組成一個以教育界為主的中華公所／塔美士獎學金審查委員會，當中有陳耀庭、趙禮斌、阮浩鑾、黃炳鏐、阮國富、江念祖、黃綺媚、Michael馮，阮國富任委員會主席。後來，由於人員變遷，委員會成員也有所變動。

據審查委員會主席阮國富稱，依塔美士大學的要求，定出了獎學金的申請條件與審批之程序：(一)已獲准進入塔美士大學全時間就讀的新舊生；(二)根據美國聯邦政府人口統計局定義為亞太裔學生；(三)波士頓居民住郵區〇二一壹一，〇二一壹六，〇二一壹八，〇二一壹三，〇二一壹五內；

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7. 接受中華公所／塔美士大學獎學金委員會之面試。
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亞美國際電影展

精選《滾滾紅塵》、《邊走邊唱》

金馬獎最佳電影《牯嶺街少年殺人的故事》

波士頓美術博物館的電影部長期支持外國電影及獨立製片，讓所謂非荷李活的製作，開拓電影欣賞的視野及機會。此次電影展選片包容來自台灣、香港、中國、韓國、菲律賓、日本、印度或當地製作、或亞裔美籍的導演

、劇情及紀錄片，短片。首映禮將放映剛獲亞太影展及金馬獎最佳影片、楊德昌導演的「牯嶺街少年殺人的故事」以及亞美導演毛積夫的「安息」。「安息」以十八分鐘交待處理了早期移美華人與土生土長的華人兩代間的文化隔膜，臨終的伯父向侄兒

囑咐最後遺言，因侄兒不懂中文而無法依願行事，出於傳統對長者的尊敬，他四出尋找解謎之法。印裔導演巴利·百寧（曾替著名黑人導演李史批(Spike Lee)影片剪接）製作的「孤寂在美國」以喜劇形式諷刺新移民從希望到失望的夢。

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亞美國際電影展節目表

- 四月三日

五時半：短片「郵遞」，「莎莉的美容店」，「安息」，「融合的階段」及「少年」。

七時：「牯嶺街少年殺人的故事」，楊德昌導演，台灣製作。
- 四月九日

五時四十五分：短片「我媽媽以為她是柯德利·夏萍」，「滾滾紅塵」(嚴浩導演，林青霞、張曼玉及秦漢主演。)

八時：「黑色共和國」，南韓製作。寫一青年因反政府示威而被警方追捕，逃到煤礦場的遭遇。
- 四月十日

五時四十五分：「五個女子和一根繩子」，葉鴻偉，五個女孩在封建的中國社會的成長，台灣製作。

八時十五分：「孤寂在美國」，印裔導演巴利·百寧。
- 四月十六日

五時四十五分：「邊走邊唱」，中國/德國/英國製作。

「黃土地」、「孩子王」，導演陳凱歌，以寓言式探究思想塗毒人民之禍。

筆者觀之深感偉大的驚喜，特別推薦。
- 四月十七日

五時四十五分：「李蓮英——中國最後的太監」，中國導演田壯壯，中國/香港製作。

八時：「邊走邊唱」。
- 四月廿四日

六時：「在紐約一個大風的下午」(短片)。

「神聖之風」，兒子的美籍父親在大戰時轟炸日本，炸毀了日裔母親的家庭及村落，兒子感到重重困擾與混亂。

八時：「螺旋的草圖」，日本製作，導演 Yasufumi Kojima。影片圍繞兩個男子在製作一齣有關同性戀者的話劇。

Sisley Or Sargent?



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三月廿六日公聽

—陳小慧—

麻省現時有幾條打擊雙語教育的議案，三萬八千一百五十四名雙語教育學生將受嚴重的影響。即使州在七二年立例管制規定一學區有二十名學生說同一外地語言，而其英文程度未能以正常英語學習時，該校區便規定要開辦雙語課程。

眾議員提案的三個議案（H 1273、H 1274及H 1275）均針對取消過渡期的雙語教學，及州過渡雙語教育部取消法例第七十一A章，而H一二七五條議案題為「改進英語學習」議案，並將過渡期雙語教育交由地方市府的選擇。以上三條議案皆為去年提交，遭很多教育團體的反對。議案沒有通過也沒有否決，只是「擱置研究」。今年之胡士達議員韋廉·葛洛狄（Bill Glodis, Worcester）再次提案，而另一條新提的議案號碼H四六四八，由韋斯理市羅伯·馬殊贊助（Robert Marsh, Wellesley），議案內容是不再硬性規定雙語教學要教導雙語學生原來裔族的歷史、文化。

將雙語教學中雙語學生裔族的文化、歷史課程抽離麻州法律第七十一A章，即任由各地方政府決定，並限定雙語教育最多三年。

舐

內文提要

- 亞美國際電影展
- 華人參政潛力
- 美化華埠訊
- 州長委派亞美委員會
- 血肉模糊的美國經濟
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東南亞裔民權聯絡員 嚴華達不平則鳴

—陳小慧



東南亞民權聯絡員嚴華達。

—陳小慧攝

塔芙士獎學金人事變動

中華公所增加委員八人 評審主席阮國富辭退

—梁應麟

中華公所三月份議員大會，主席黃毓與提出塔芙士獎學金審查委員會要增加委員，原因是最近有人提及此事，公所職員都不甚了解，公所為了使該項獎學金能管好、用好，所以要這樣做。

新增加委員有：黃毓與、蔣宗壬、何培均、余共才、黃熾、朱自律、黃述沾、陳不凡、朱振舜。

這一議題一度會引起議員們的爭論，有人說，這項獎學金原來就有個審查委員會，為什麼又要增加？有人說要看一看檔案，原來規定怎樣辦的，就按規定辦，不可以違反規定；也有人說最好徵求原來審查委員會的意見，再作決定。爭論結果，主席認為增加審查委員會的成員與原有的沒有矛盾。

原審查委員會主席阮國富得知中華公所主席決定增加審查人員後，就於三月十日約見主席黃毓與提出辭退，理由是他已任職多年，自己工作任務繁重，不想再兼任過多的其他工作，且該項獎金每年只有幾千元，新增加這麼多人，完全可以担負起審查任務。阮並表示他將向新增加的委員認真地交代好這一工作，以便今後開展工作。

一九八三年，紐英倫醫療中心與塔芙士大學擬在聖地尼倫街十五、卅號之間的地帶，建一醫藥科學教育中心，他們這一想法，曾一度引起一些華人反對，並組成一個抗議委員會，成員有陳毓、胡國新、陳家輝、陳鐵堅、李鳳儀、鄭繼良、陳毓禮、陳建立等。經過多次交涉，最後取得諒解，對方決定補償七十萬元（醫藥中心三十萬，塔芙士大學四十萬）。

塔芙士大學提出當中要拿出十萬元，作為該地區進入塔芙士大學的獎學金。此一決定於一九八三年九月十五日正式簽定協談書。

轉第三版。

剛被麻州檢察部委任的東南亞裔民權聯絡員嚴華達（Rutha Yem）是司法部亡羊補牢的產物。去年七月雷維亞市（Revere）警方為一宗白人疑遭東裔青年毆打致傷的案而進行的所謂大掃蕩行動，侵犯雷市東裔居民的民權。七月一日的下午，警方對凡亞裔相貌的青年無故截停盤問、搜身、要求出示身份證明、入屋搜索等行為，引起各界的譴責及關注，特別東裔社區服務人士。

警方原意可能為破案，但却違反了民權法案，該事件一方面反映東裔居民對自身民權的保護缺乏認識；同時，警方人員對少數族裔存有偏見，在處理與少數族裔有關的案件束手無策，對區內東裔居民毫無了解，更不知如何接觸他們。

麻州檢察官史葛·哈殊巴格（Scott Harshberger）為正視上述問題，向聯邦難民安置署申請了第一年十萬元的撥款

轉第三版。